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STATE OF WYOMING

1983

ANNUAL REPORT
OF THE
STATE EXAMINER

DIVISION OF BANKS

FOR YEAR ENDING DECEMBER 31, 1983

TO HIS EXCELLENCY

HONORABLE ED HERSCHLER

GOVERNOR

K. H. McILHENNY
SENIOR BANK EXAMINER
307-777-7797

C. W. LOVERIDGE
PUBLIC FUNDS MANAGER
307-777-7798

R. E. MORELL
WYO. UNIFORM CONSUMER CREDIT CODE
307-777-7775

State of Wyoming

ED HERSCHLER
GOVERNOR

OFFICE OF STATE EXAMINER
1920 Thomes Avenue
CHEYENNE, WYOMING 82002

DWIGHT D. BONHAM
STATE EXAMINER
777-6600

April/1984

THE HONORABLE ED HERSCHLER

Governor, State of Wyoming
State Capitol Building
Cheyenne, Wyoming 82002

Dear Governor Herschler:

I have the honor to submit for your information a report of the banking division of the Office of the State Examiner for the year ending December 31, 1983 which covers all banking and savings and loan associations chartered by the State of Wyoming and supervised by this Office.

Respectfully,

Dwight D. Bonham
State Examiner

DDB/dec

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GOVERNOR

OFFICE OF STATE EXAMINER

1920 Thomes Avenue
CHEYENNE, WYOMING 82002

DWIGHT D. BONHAM
STATE EXAMINER
777-6600

April/1984

Honorable Russ Donley
Chairman, Legislative Management Council
State Capitol Building
Cheyenne, Wyoming 82002

Dear Representative Donley:

I have the honor to submit to you and the Members of the Management Council, a report of the banking division of the Office of the State Examiner for the year ending December 31, 1983 which covers all banking and savings and loan associations chartered by the State of Wyoming and supervised by this Office.

Respectfully,

Dwight D. Bonham
State Examiner

DDB/dec

STATE OF WYOMING

OFFICE OF STATE EXAMINER

CHEYENNE

DIVISION OF BANKS

DWIGHT D. BONHAM	STATE EXAMINER
K. H. McILHENNY	SENIOR BANK EXAMINER
DENNIS N. SMITH	BANK EXAMINER - INVESTIGATOR
LINWOOD E. BAIRD	BANK EXAMINER
JUDY M. ALLISON COLLINS	BANK EXAMINER
GLENN D. DOUGHTY	BANK EXAMINER
MICHAEL J. DOWLING	BANK EXAMINER
KIRK E. ERICHSEN	BANK EXAMINER
GARY D. FAIRCHILD	BANK EXAMINER
MICHAEL GEESEY	BANK EXAMINER
THOMAS W. KENNEDY	BANK EXAMINER
CRAIG E. KOLL	BANK EXAMINER
DON L. SCHULTZE	BANK EXAMINER
JAN E. SHAW	BANK EXAMINER
CAROL A. PETERA	ADMINISTRATIVE ASSISTANT
DONNA E. CHUBB	SECRETARY TO SENIOR BANK EXAMINER
MICHELLE BEAHM	SECRETARY

WYOMING STATE EXAMINERS

NAME	FROM	TO
Foster, Joel Ware	March 25, 1891	December 28, 1892
Henderson, Harry B., Sr.	December 28, 1892	June 16, 1909
Newlin, I. C.	June 16, 1909	October 1, 1920
Hofmann, R. J.	October 1, 1920	February 1, 1923
Huie, Byron S.	February 1, 1923	November 28, 1924
Brown, Stanley	November 28, 1924	April 1, 1927
Putman, A. L.	April 1, 1927	April 1, 1929
Reed, John A.	April 1, 1929	October 1, 1932
Reeves, William Jr.	October 1, 1932	April 1, 1933
Wilde, A. E.	April 1, 1933	April 1, 1941
Hartwell, Norris E.	April 1, 1941	December 31, 1965
Bonham, Dwight D.	December 31, 1965	Incumbent

NOTE: For the purpose of publishing this Annual Report, figures have been compiled from reports nearest December 31st. Listings of Officers and Directors reflect the most recent information available in the Office of the State Examiner.

- STATE BANKS IN WYOMING -

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* First State Bank at Afton	Afton
* Star Valley State Bank	Afton
* Valley State Bank	Baggs
* Security State Bank	Basin
- Security Bank of Buffalo	Buffalo
- Wyoming Bank & Trust	Buffalo
- Farmers State Bank	Burns
- American Bank of Casper	Casper
- Bank of Casper	Casper
- First Wyoming Bank - Casper	Casper
- The Equality State Bank	Cheyenne
- First Wyoming Bank - North Cheyenne	Cheyenne
- Wyoming State Bank	Cheyenne
- First Wyoming Bank - Cody	Cody
* Western Bank of Cody	Cody
- First Wyoming Bank - Douglas	Douglas
- The Converse County Bank	Douglas
* Citizens State Bank	Edgerton
* First Wyoming Bank - Evanston	Evanston
- Pioneer Bank of Evanston	Evanston
- Equality Bank of Evansville	Evansville
- First Wyoming Bank - Gillette	Gillette
- Security Bank of Gillette	Gillette
* Stockmen's Bank and Trust	Gillette

- STATE BANKS IN WYOMING -

continued

* Security Bank of Glenrock	Glenrock
- State Bank of Green River	Green River
- Oregon Trail Bank	Guernsey
- First Wyoming Bank - Hanna	Hanna
* American State Bank of Jackson	Jackson
* The Jackson State Bank	Jackson
- Central Bank & Trust	Lander
* Yellowstone State Bank	Lander
* Citizens Bank	Laramie
- Lingle State Bank	Lingle
* Lusk State Bank	Lusk
- First State Bank of Lyman	Lyman
* Medicine Bow State Bank	Medicine Bow
* State Bank of Mills	Mills
* Moorcroft State Bank	Moorcroft
* Uinta County State Bank	Mountain View
* First State Bank of Newcastle	Newcastle
* Farmers State Bank	Pine Bluffs
- Ranchester State Bank	Ranchester
* Wyoming Bank of Rawlins	Rawlins
* Riverton State Bank	Riverton
- First Security Bank of Rock Springs	Rock Springs
- North Side State Bank	Rock Springs

- STATE BANKS IN WYOMING -

continued

* Saratoga State Bank	Saratoga
- Bank of Commerce	Sheridan
- Security Bank of Sheridan	Sheridan
* First State Bank at Shoshoni	Shoshoni
* Sundance State Bank	Sundance
- First State Bank of Thermopolis	Thermopolis
* Union State Bank	Upton
* American Bank of Wheatland	Wheatland
- First Wyoming Bank - Wheatland	Wheatland
* First Wyoming Bank - Worland	Worland
- The Stockgrowers State Bank	Worland
* First Wyoming Bank - Wright	Wright

* Indicates member of Federal Reserve System and FDIC	(29 banks)
- Indicates member of FDIC only	(30 banks)

COMPARISON OF CONSOLIDATION STATEMENTS OF CONDITION, AS REFLECTED BY PERCENTAGES, AT THE CLOSE OF BUSINESS FOR THE DATES SHOWN

	Dec/1981	Dec/1982	Dec/1983
ASSETS			
Cash, cash items and balances with banks	8.8%	7.8%	7.7%
U.S. Government Obligations	10.6	9.9	13.7
Obligations of other U.S. Agencies and Corporations	5.5	5.5	4.8
State, County and Municipal Obligations	11.6	12.3	10.5
All Other Securities	.3	.3	.2
Federal Funds sold and Securities purchased under agreement to resell	7.2	7.4	5.5
Loans and Discounts (including overdrafts) (Net)	51.6	52.2	52.6
Direct Lease Financing	.1	.2	.1
Bank Building, including Furniture & Fixtures	2.0	2.0	2.0
Real Estate owned other than bank premises	.2	.3	.6
Other Assets	2.1	2.1	2.3
	100.0%	100.0%	100.0%
LIABILITIES			
Demand Deposits of Individuals, Partnerships and Corporations	22.5%	17.7%	15.7%
Time Deposits of Individuals, Partnerships and Corporations	56.1	59.6	63.2
Deposits of United States Government	.2	.2	.2
Deposits of States and Political Subdivisions	16.8	18.5	17.7
All other Deposits	.1	.2	.1
Certified and Officers Checks	1.1	.9	1.1
Federal Funds purchased	1.0	1.3	.5
Interest bearing Demand Notes and Other Liabilities for Borrowed Money	.2	.1	.1
Mortgage Indebtedness	.2	.1	.1
Other Liabilities	1.8	1.4	1.3
	100.0%	100.0%	100.0%
CAPITAL ACCOUNTS			
Capital Notes and Debentures	2.1%	1.4%	1.3%
Preferred Stock	.2	-	-
Common Stock	12.3	11.6	11.5
Surplus	47.6	46.7	45.9
Undivided Profits	37.8	40.3	41.2
Reserves for Contingencies and other Capital Reserves	-	-	-
	100.00%	100.00%	100.00%

COMPARISON OF OPERATING EARNINGS AND EXPENSES AS REFLECTED BY PERCENTAGE
BASED ON CONSOLIDATED TOTALS OF EARNINGS AND DIVIDENDS' STATEMENTS
FOR ALL STATE BANKS AT THE CLOSE OF BUSINESS ON THE DATES SHOWN

	Dec/1983
CURRENT OPERATING EARNINGS	
Interest and fees on loans	65.6%
Interest on balances with banks	1.2
Income on Federal Funds sold and securities purchased under agreements to resell	4.3
Interest on U. S. Treasury Securities and Gov't Agencies	15.3
Interest on obligation of States, Counties and Municipalities in the U.S.	7.8
Income on other Securities	.2
Income from lease financing	.1
Income from Fiduciary Activities	.1
Service charge on deposits	2.6
Other service charges	1.8
Other operating income	1.0
	100.0%
CURRENT OPERATING EXPENSE	
Salaries and Employee Benefits	17.7%
Interest on CD's over $100M	11.9
Interest on other deposits	45.9
Expense on Federal Funds purchased and securities sold under agreements to repurchase	.5
Interest on demand notes issued to the U.S. Treasury and other borrowings	.2
Interest on Subordinated Notes	.1
Net occupancy and furniture, fixtures and equipment	6.7
Provision for loan losses	6.1
Other operating expenses	10.9
	100.0
PERCENTAGES ON NET PROFITS	
RETAINED AND DISBURSED	
Retained in Capital Account	46.5%
Disbursed in dividends	53.5
	100.0%
Net current operating earnings as percent of quarterly average of total assets	1.04%

The following page reflects the prior three years comparisons which differ slightly in format.

COMPARISON OF OPERATING EARNINGS AND EXPENSES AS REFLECTED BY PERCENTAGE BASED ON CONSOLIDATED TOTALS OF EARNINGS AND DIVIDENDS' STATEMENTS FOR ALL STATE BANKS AT THE CLOSE OF BUSINESS ON THE DATES SHOWN

	Dec/1980	Dec/1981	Dec/1982
CURRENT OPERATING EARNINGS			
Interest on U.S. Government Obligations including other U.S. Government Agencies	13.8%	15.1%	15.1%
Interest on other securities	5.8	5.8	6.9
Interest and fees on loans	65.5	63.7	67.1
Interest on Federal Funds sold and securities purchased under agreements to resell	7.7	8.4	5.6
Service charges on deposit accounts	2.6	2.3	2.5
Exchange, Commissions, Fees, Etc.	2.1	1.8	1.7
Trust Department	.3	.3	.3
Other current operating earnings	2.2	2.6	.8
	100.0%	100.0%	100.0%
CURRENT OPERATING EXPENSES			
Salaries & Benefits - Officers & Employees	20.0%	17.6%	17.6%
Interest on Notes and Debentures	.3	.2	.1
Interest on Time Deposits	57.9	56.8	61.5
Interest on Borrowed Money	.2	.3	.2
Expense on Federal Funds purchased and securities sold under agreements to repurchase	.8	7.0	1.4
* Net occupancy expense on bank premises and furniture & equipment, depreciation, etc.	5.7	5.1	5.5
Other current operation expenses	15.1	13.0	13.7
	100.0%	100.0%	100.0%
PERCENTAGES ON NET PROFITS RETAINED AND DISBURSED			
Retained in Capital Account	65.7%	66.2%	59.7%
Disbursed in dividends	34.3	33.8	40.3
	100.0%	100.0%	100.0%
Net current operating earnings as percent of quarterly average of total assets	1.63%	1.60%	1.48%

* These are shown as one figure only

NET LOANS AS PERCENTAGE TO TOTAL DEPOSITS AT
THE CLOSE OF BUSINESS FOR THE DATES SHOWN

BANK	LOCATION	DEC/81	DEC/82	DEC/83
First State Bank at Afton	Afton	51.9%	54.0%	81.3%
Star Valley State Bank	Afton	61.9	65.4	66.4
Valley State Bank	Baggs	48.5	78.2	72.7
Security State Bank	Basin	48.2	47.5	54.3
Security Bank of Buffalo	Buffalo	60.7	58.2	58.9
Wyoming Bank & Trust	Buffalo	61.8	58.9	60.0
Farmers State Bank	Burns	45.1	35.0	36.7
American Bank of Casper	Casper	70.3	74.1	78.1
Bank of Casper	Casper	76.1	67.9	62.5
First Wyoming Bank - Casper	Casper	69.7	74.1	58.8
The Equality State Bank	Cheyenne	59.3	52.1	47.2
First Wyoming Bank - North Cheyenne	Cheyenne	67.3	60.9	64.9
Wyoming State Bank	Cheyenne	66.6	65.2	65.8
First Wyoming Bank - Cody	Cody	64.5	52.2	57.0
Western Bank of Cody	Cody	82.6	85.2	77.9
First Wyoming Bank - Douglas	Douglas	52.4	51.4	54.8
The Converse County Bank	Douglas	45.2	42.3	4.04
Citizens State Bank	Edgerton	60.3	65.7	64.8
First Wyoming Bank - Evanston	Evanston	53.5	57.9	56.3
Pioneer Bank of Evanston	Evanston	16.0	64.2	58.2
Equality Bank of Evansville	Evansville	85.9	50.8	97.6
First Wyoming Bank - Gillette	Gillette	50.9	63.5	68.3

NET LOANS AS PERCENTAGE TO TOTAL DEPOSITS AT
THE CLOSE OF BUSINESS FOR THE DATES SHOWN
(continued from pervious page)

BANK	LOCATION	DEC/81	DEC/82	DEC/83
Security Bank of Gillette	Gillette	50.0%	71.9%	66.5%
Stockmens Bank & Trust	Gillette	66.8	70.9	69.7
Security Bank of Glenrock	Glenrock	-	85.8	95.9
State Bank of Green River	Green River	54.8	53.8	47.1
Oregon Trail Bank	Guernsey	53.8	48.9	43.9
First Wyoming Bank - Hanna	Hanna	60.9	46.8	44.9
American State Bank of Jackson	Jackson	-	90.1	78.9
The Jackson State Bank	Jackson	76.7	75.1	71.2
Central Bank & Trust	Lander	39.7	54.8	52.6
Yellowstone State Bank	Lander	69.8	78.3	84.7
Citizens Bank	Laramie	69.9	65.2	66.1
Lingle State Bank	Lingle	65.4	55.7	57.9
Lusk State Bank	Lusk	40.9	30.1	30.4
First State Bank of Lyman	Lyman	43.2	61.5	58.0
Medicine Bow State Bank	Medicine Bow	65.7	58.4	69.4
State Bank of Mills	Mills	67.4	79.0	74.2
Moorcroft State Bank	Moorcroft	65.3	68.0	75.6
Uinta County State Bank	Mountain View	23.2	24.0	16.2
First State Bank of Newcastle	Newcastle	41.4	45.9	46.4
Farmers State Bank	Pine Bluffs	51.2	53.5	53.0
Ranchester State Bank	Ranchester	55.1	63.0	44.1
Wyoming Bank of Rawlins	Rawlins	62.3	59.2	75.8

NET LOANS AS PERCENTAGE TO TOTAL DEPOSITS AT
THE CLOSE OF BUSINESS FOR THE DATES SHOWN
(continued from previous page)

BANK	LOCATION	DEC/81	DEC/82	DEC/83
Riverton State Bank	Riverton	72.8%	73.7%	76.6%
First Security Bank of Rock Springs	Rock Springs	66.6	63.6	60.7
North Side State Bank	Rock Springs	34.6	35.3	35.1
Saratoga State Bank	Saratoga	65.7	64.9	67.9
Bank of Commerce	Sheridan	62.9	60.1	59.2
Security Bank of Sheridan	Sheridan	54.3	51.4	60.3
First State Bank at Shoshoni	Shoshoni	55.4	58.3	57.2
Sundance State Bank	Sundance	52.7	66.6	63.0
First State Bank of Thermopolis	Thermopolis	45.8	55.5	57.3
Union State Bank	Upton	69.7	77.0	74.7
American Bank of Wheatland	Wheatland	46.9	68.9	63.6
First Wyoming Bank - Wheatland	Wheatland	58.7	50.9	58.6
First Wyoming Bank - Worland	Worland	72.2	62.9	73.2
The Stockgrowers State Bank	Worland	59.6	54.0	55.4
First Wyoming Bank - Wright	Wright	46.9	42.5	34.0
AVERAGE WYOMING STATE BANKS		57.7	60.2	59.2

CAPITAL ACCOUNTS * AS PERCENTAGE OF THE
TOTAL DEPOSITS AT THE CLOSE OF BUSINESS
FOR THE DATES SHOWN

BANK	LOCATION	DEC/81	DEC/82	DEC/83
First State Bank at Afton	Afton	11.3%	8.3%	8.8%
Star Valley State Bank	Afton	14.7	15.2	14.8
Valley State Bank	Baggs	23.8	20.8	14.0
Security State Bank	Basin	12.9	14.4	13.7
Security Bank of Buffalo	Buffalo	13.7	9.9	7.6
Wyoming Bank & Trust	Buffalo	9.9	9.8	11.4
Farmers State Bank	Burns	9.7	9.2	8.9
American Bank of Casper	Casper	15.7	15.0	11.0
Bank of Casper	Casper	17.9	16.8	15.1
First Wyoming Bank - Casper	Casper	10.2	11.0	11.5
The Equality State Bank	Cheyenne	10.8	8.5	8.1
First Wyoming Bank - North Cheyenne	Cheyenne	11.1	10.0	8.5
Wyoming State Bank	Cheyenne	9.7	8.1	7.9
First Wyoming Bank - Cody	Cody	8.8	8.0	7.8
Western Bank of Cody	Cody	14.4	13.0	9.8
First Wyoming Bank - Douglas	Douglas	16.0	11.6	10.1
The Converse County Bank	Douglas	9.5	8.1	7.8
Citizens State Bank	Edgerton	15.4	17.1	14.4
First Wyoming Bank - Evanston	Evanston	7 7	10.0	10.7
Pioneer Bank of Evanston	Evanston	46.7	13.5	9.0
Equality Bank of Evansville	Evansville	22.5	13.1	95.9
First Wyoming Bank - Gillette	Gillette	12.1	12.0	12.4

CAPITAL ACCOUNTS * AS PERCENTAGE OF THE
TOTAL DEPOSITS AT THE CLOSE OF BUSINESS
FOR THE DATES SHOWN

BANK	LOCATION	DEC/81	DEC/82	DEC/83
Security Bank of Gillette	Gillette	40.6	22.6	16.0
Stockmens Bank & Trust	Gillette	9.2	10.6	10.3
Security Bank of Glenrock	Glenrock	-	44.3	26.2
State Bank of Green River	Green River	12.2	12.4	12.5
Oregon Trail Bank	Guernsey	9.8	10.5	9.5
First Wyoming Bank - Hanna	Hanna	12.3	10.8	14.4
American State Bank of Jackson	Jackson	-	53.9	23.3
The Jackson State Bank	Jackson	7.2	9.0	8.7
Central Bank & Trust	Lander	8.3	9.0	8.9
Yellowstone State Bank	Lander	26.2	9.3	7.9
Citizens Bank	Laramie	16.9	11.5	8.1
Lingle State Bank	Lingle	12.7	10.5	11.3
Lusk State Bank	Lusk	8.5	6.6	7.0
First State Bank of Lyman	Lyman	8.4	9.0	8.5
Medicine Bow State Bank	Medicine Bow	17.4	11.6	12.8
State Bank of Mills	Mills	16.4	16.1	13.5
Moorcroft State Bank	Moorcroft	8.7	9.6	10.0
Uinta County State Bank	Mountain View	41.3	45.3	51.3
First State Bank of Newcastle	Newcastle	9.1	10.8	10.4
Farmers State Bank	Pine Bluffs	16.7	16.6	15.2
Ranchester State Bank	Ranchester	12.0	12.8	10.2
Wyoming Bank of Rawlins	Rawlins	9.1	8.1	8.8

CAPITAL ACCOUNTS * AS PERCENTAGE OF THE
TOTAL DEPOSITS AT THE CLOSE OF BUSINESS
FOR THE DATES SHOWN

BANK	LOCATION	DEC/81	DEC/82	DEC/83
Riverton State Bank	Riverton	9.5%	8.8%	8.5%
First Security Bank of Rock Springs	Rock Springs	12.1	11.8	13.9
North Side State Bank	Rock Springs	11.4	13.3	14.6
Saratoga State Bank	Saratoga	8.9	8.7	9.1
Bank of Commerce	Sheridan	10.5	10.0	8.7
Security Bank of Sheridan	Sheridan	8.5	9.1	9.7
First State Bank at Shoshoni	Shoshoni	9.7	9.5	9.9
Sundance State Bank	Sundance	14.0	14.3	13.1
First State Bank of Thermopolis	Thermopolis	6.5	10.0	9.2
Union State Bank	Upton	9.1	10.2	11.0
American Bank of Wheatland	Wheatland	14.5	13.4	8.1
First Wyoming Bank - Wheatland	Wheatland	10.7	9.8	10.8
First Wyoming Bank - Worland	Worland	20.4	17.2	13.2
The Stockgrowers State Bank	Worland	7.9	7.8	7.9
First Wyoming Bank - Wright	Wright	32.0	22.6	18.7
Percentage of Gross Capital * to Gross Deposits of combined Wyoming State Banks		14.2%	13.6%	10.5%

* Includes Subordinated Notes & Debentures

CONDENSED STATEMENT SHOWING CHANGES IN CAPITAL ACCOUNTS OF STATE BANKS

From December 31, 1982 to December 31, 1983

	December 31, 1982 61 Banks		December 31, 1983 59 Banks		Increase (Decrease)
	Capital Accounts	Percentage of Total Assets	Capital Accounts	Percentage of Total Assets	Amount
Capital Notes & Debentures	$1,905,000	.13%	$1,854,000	.12%	($51,000)
Capital Stock					
Preferred	-0-	-0-	-0-	-0-	-0-
Common	16,403,000	1.11	16,266,000	1.07	(137,000)
Surplus	66,060,000	4.48	64,733,000	4.27	(1,327,000)
Undivided Profits & Reserves for Contingencies	56,923,000	3.86	58,123,000	3.84	1,200,000
Total Equity Capital & Debentures	$141,291,000	9.58%	$140,976,000	9.30%	($315,000)

TOTAL LOANS, DEPOSITS AND A COMPARATIVE RATIO OF ALL WYOMING STATE BANKS FOR PERIOD INDICATED

YEAR	# OF BANKS	DEPOSITS	LOANS & DISCOUNTS (INCLUDING OVERDRAFTS)	RATIO OF LOANS TO DEPOSITS
1926	60	$ 22,324,725.23	$ 15,242,109.47	68.2%
1927	57	26,477,454.76	17,307,078.34	65.5
1928	60	29,893,336.47	18,465,225.05	61.7
1929	62	28,286,852.34	19,415,529.18	68.8
1930	58	27,014,960.42	17,390,374.23	64.4
1931	53	19,785,920.79	14,117,421.01	71.3
1932	46	14,809,452.80	10,581,388.67	71.4
1933	37	12,208,283.99	8,065,651.49	66.0
1934	34	14,446,026.79	6,830,023.46	47.2
1935	33	16,221,619.45	7,179,138.67	44.2
1936	32	17,620,530.24	7,240,839.28	41.0
1937	32	17,227,388.92	8,241,849.62	47.8
1938	32	17,616,412.57	8,174,858.92	46.2
1939	32	19,583,260.27	8,666,469.62	44.2
1940	32	21,838,939.76	9,235,045.56	42.2
1941	32	24,097,511.42	10,301,876.94	42.7
1942	31	30,632,596.86	8,972,338.80	29.2
1943	30	38,555,455.82	8,425,958.18	21.8
1944	30	48,306,840.04	8,626,220.10	17.8
1945	29	62,241,303.49	9,852,695.46	15.8
1946	29	72,630,260.16	12,913,054.70	17.7
1947	29	77,990,999.41	17,993,990.58	23.0
1948	29	82,478,590.36	20,311,885.39	24.6
1949	29	81,069,433.94	23,857,944.19	29.4
1950	29	83,075,139.08	26,639,751.45	32.0
1951	28	92,161,358.30	26,175,667.00	28.4
1952	28	91,136,492.14	28,734,290.03	31.5
1953	28	92,547,674.42	29,799,210.54	32.2
1954	28	93,791,130.25	28,248,275.87	30.1
1955	28	92,101,136.71	31,594,088.62	34.3
1956	28	96,218,352.01	33,057,310.00	34.3
1957	28	106,681,167.33	36,268,251.65	34.0

continued on next page -

TOTAL LOANS, DEPOSITS AND A COMPARATIVE RATIO - (continued)

Year	Number of Banks	Deposits	Loans & Discounts (including overdrafts)	Ratio of Loans to Deposits
1958	27	110,662,483.35	37,458,068.71	33.8%
1959	28	116,840,999.10	43,573,464.09	37.2
1960	29	121,700,962.76	49,001,071.55	40.3
1961	29	134,172,093.05	57,914,072.82	43.2
1962	29	144,155,149.19	64,771,252.57	44.9
1963	29	152,053,626.93	76,344,635.88	50.2
1964	30	160,085,865.99	82,912,887.31	51.8
1965	30	166,995,713.89	90,051,390.09	54.0
1966	29	173,280,065.72	91,056,789.89	52.5
1967	29	183,662,131.41	102,001,586.26	55.5
1968	30	204,995,521.00	109,168,919.00	53.2
1969	30	224,872,082.00	118,526,975.00	52.7
1970	29	243,665,894.00	130,571,466.00	53.5
1971	29	281,578,235.00	150,042,145.00	53.2
1972	29	333,550,900.00	178,342,013.00	53.4
1973	29	389,414,924.00	215,528,329.00	55.3
1974	30	427,818,084.00	250,209,420.00	58.5
1975	32	491,712,625.00	286,700,227.00	58.3
1976	32	576,181,000.00	340,552,000.00	59.2
1977	36	675,005,000.00	* 394,687,000.00	58.5
1978	42	761,330,000.00	* 482,492,000.00	63.4
1979	47	888,651,000.00	* 536,843,000.00	60.4
1980	55	1,010,435,000.00	* 581,160,000.00	57.5
1981	59	1,169,545,000.00	* 686,675,000.00	58.7
1982	61	1,294,184,000.00	* 768,641,000.00	59.4
1983	59	1,346,086,000.00	* 796,906,000.00	59.2

* Net Loans

FIRST STATE BANK AT AFTON, AFTON
(Lincoln County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Clair J. Norton, President; Randy Sanderson, Ass't Vice President and Cashier; Jody E. Smith, Operations Officer; Tara L. Kern, Administrative Assistant

DIRECTORS: Clair J. Norton, Newell B. Sargent, Paul L. Howes, Ted R. Jorgensen, Melvin R. Hoopes, Dee W. Call, Gerald W. Hoopes

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,110	689	401
2 US TREAS	96	0	722
3 OTHER US	350	1,283	546
4 SCM	0	0	0
5 AGG. SECURITIES	43	15	15
6 FED FUNDS SOLD	0	1,615	1,125
7A TOTAL LOANS	6,200	4,110	2,900
7B RES LOAN LOSSES	24	15	9
7C NET LOANS	6,176	4,095	2,891
8 DIR LEASE	32	68	0
9 BANK PREM & EQ	399	402	481
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	140	135	132
12 TOTAL ASSETS	8,346	8,302	6,313
13 IPC DEMAND	1,066	982	609
14 IPC T&S	5,216	3,768	2,880
15 US GOVT	1	1	1
16 SCM	1,275	2,680	1,993
17 AGG. DEPOSITS	0	0	29
18 OFFICIAL CHKS	28	151	54
19 TOTAL DEPOSITS	7,586	7,582	5,566
19A TOTAL DEMAND	1,095	1,134	703
19B TOTAL T&S	6,491	6,448	4,863
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	93	87	120
24 TOTAL LIAB	7,679	7,669	5,686
DERIVED IPC DEPOSITS	6,282	4,750	3,489
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	250	250	250
28 SURPLUS	250	250	250
29 UNDIV PROF AGG	167	133	127
30 TOT EQUITY CAP	667	633	627
31 TOT LIAB/EQ CAP	8,346	8,302	6,313

STAR VALLEY STATE BANK, AFTON
(Lincoln County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Max C. Robinson, President; Kay L. Robinson, Sr., V.P.; Hal R. Robinson, V.P. & Cashier; Carl Robinson, P. R. Officer; Roger Coles, V.P.; Ione R. Wilkes, Ass't V.P.; Lois H. West, Ass't V.P.; Verna R. Jensen, Ass't Cashier

DIRECTORS: Elmo H. Newswander, Kay L. Robinson, Max C. Robinson, W. Tom Davis, Rowan Anderson

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	3,706	2,408	2,625
2 US TREAS	3,850	2,314	749
3 OTHER US	2,800	2,400	2,257
4 SCM	3,063	3,163	2,317
5 AGG. SECURITIES	38	27	27
6 FED FUNDS SOLD	4,600	5,100	6,500
7A TOTAL LOANS	25,985	21,794	18,122
7B RES LOAN LOSSES	209	211	209
7C NET LOANS	25,776	21,583	17,913
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	345	349	354
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	1,814	1,684	1,185
12 TOTAL ASSETS	45,992	39,028	33,927
13 IPC DEMAND	6,363	5,819	6,521
14 IPC T&S	24,404	21,761	18,810
15 US GOVT	9	17	18
16 SCM	7,335	4,798	3,134
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	716	603	436
19 TOTAL DEPOSITS	38,827	32,998	28,919
19A TOTAL DEMAND	7,116	7,435	7,817
19B TOTAL T&S	31,711	25,563	21,102
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	1,423	1,019	751
24 TOTAL LIAB	40,250	34,017	29,670
DERIVED IPC DEPOSITS	30,767	27,580	25,331
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	375	375	375
27B COMMON # OUT	375	375	375
27 COMMON PAR	38	38	38
28 SURPLUS	1,212	1,212	862
29 UNDIV PROF AGG	4,492	3,761	3,357
30 TOT EQUITY CAP	5,742	5,011	4,257
31 TOT LIAB/EQ CAP	45,992	39,028	33,927

VALLEY STATE BANK, BAGGS
(Carbon County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: R. Kipp Kreitzer, President; Karen L. Buchanan, Cashier

DIRECTORS: R. Kipp Kreitzer, Karen L. Buchanan, Robert P. Arambel, E. Robert Grieve, L. Thomas Grieve, Howard B. Lee, George W. McIlvaine, Edwin L. Swanson

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	289	219	344
2 US TREAS	781	9	86
3 OTHER US	0	800	725
4 SCM	0	0	0
5 AGG. SECURITIES	12	12	12
6 FED FUNDS SOLD	175	0	150
7A TOTAL LOANS	2,503	1,767	933
7B RES LOAN LOSSES	18	8	1
7C NET LOANS	2,485	1,759	932
8 DIR LEASE	5	10	15
9 BANK PREM & EQ	50	71	90
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	135	116	53
12 TOTAL ASSETS	3,932	2,996	2,407
13 IPC DEMAND	698	530	473
14 IPC T&S	1,611	1,085	972
15 US GOVT	1	0	0
16 SCM	941	598	443
17 AGG. DEPOSITS	100	0	0
18 OFFICIAL CHKS	68	37	35
19 TOTAL DEPOSITS	3,419	2,250	1,923
19A TOTAL DEMAND	852	648	569
19B TOTAL T&S	2,567	1,602	1,354
20 FED FDS PURCH	0	250	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	36	29	26
24 TOTAL LIAB	3,455	2,529	1,949
DERIVED IPC DEPOSITS	2,309	1,615	1,445
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	200	200	200
28 SURPLUS	200	200	200
29 UNDIV PROF AGG	77	67	58
30 TOT EQUITY CAP	477	467	458
31 TOT LIAB/EQ CAP	3,932	2,996	2,407

SECURITY STATE BANK OF BASIN, BASIN
(Big Horn County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: D. M. Crouse, Chairman; Douglas M. Crouse, President; Terry L. Evans, V.P. & Cashier; Julie R. Kershner, Ass't V.P.; Cindy Schlattmann, Ass't V.P.; Alice Corlette, Ass't Cashier; Robert Gish, Trust Officer

DIRECTORS: D. M. Crouse, Douglas M. Crouse, Terry L. Evans, J. W. Core, W. Russell Peters, Wayne Keller, D. M. Russell, A. St. Geroge B. Duke

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,871	2,817	2,631
2 US TREAS	5,048	4,618	4,075
3 OTHER US	3,317	2,864	0
4 SCM	7,107	6,394	6,751
5 AGG. SECURITIES	75	54	45
6 FED FUNDS SOLD	1,000	4,100	3,300
7A TOTAL LOANS	17,416	12,857	12,456
7B RES LOAN LOSSES	175	128	119
7C NET LOANS	17,241	12,729	12,337
8 DIR LEASE	73	65	392
9 BANK PREM & EQ	302	344	414
10 ORE	81	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	893	735	730
12 TOTAL ASSETS	37,008	34,720	30,675
13 IPC DEMAND	1,866	3,981	2,556
14 IPC T&S	23,546	15,987	14,871
15 US GOVT	10	52	23
16 SCM	6,070	6,785	8,062
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	233	0	65
19 TOTAL DEPOSITS	31,725	26,805	25,577
19A TOTAL DEMAND	4,741	8,147	6,819
19B TOTAL T&S	26,984	18,658	18,758
20 FED FDS PURCH	663	3,708	1,364
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	267	351	433
24 TOTAL LIAB	32,655	30,864	27,374
DERIVED IPC DEPOSITS	25,412	19,968	17,427
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	50	750	750
27B COMMON # OUT	50	750	750
27 COMMON PAR	75	75	75
28 SURPLUS	2,425	1,725	1,475
29 UNDIV PROF AGG	1,853	2,056	1,751
30 TOT EQUITY CAP	4,353	3,856	3,301
31 TOT LIAB/EQ CAP	37,008	34,720	30,675

SECURITY BANK OF BUFFALO, BUFFALO
(Johnson County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Frank Rotellini, President; Mark A. Menke, V.P.; Robert M. O'Dea, Cashier

DIRECTORS: Frank P. Rotellini, Homer A. Scott Jr., Karl W. Bergner, Eldon Leon Keith, John P. Iberlin, Dr. John Knebel, Robert L. Ferril, R. Ross Elliot, Jack Williams

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	891	769	409
2 US TREAS	1,355	651	455
3 OTHER US	0	0	0
4 SCM	0	0	0
5 AGG. SECURITIES	0	0	205
6 FED FUNDS SOLD	1,715	1,100	1,269
7A TOTAL LOANS	5,414	3,416	2,786
7B RES LOAN LOSSES	32	26	22
7C NET LOANS	5,382	3,390	2,764
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	271	325	52
10 ORE	92	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	249	297	107
12 TOTAL ASSETS	9,955	6,532	5,261
13 IPC DEMAND	1,169	645	923
14 IPC T&S	7,573	4,920	3,089
15 US GOVT	22	25	36
16 SCM	170	150	225
17 AGG. DEPOSITS	207	0	0
18 OFFICIAL CHKS	0	84	283
19 TOTAL DEPOSITS	9,141	5,824	4,556
19A TOTAL DEMAND	1,398	754	1,242
19B TOTAL T&S	7,743	5,070	3,314
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	115	129	80
24 TOTAL LIAB	9,256	5,953	4,636
DERIVED IPC DEPOSITS	8,742	5,565	4,012
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	100	100	100
28 SURPLUS	500	300	300
29 UNDIV PROF AGG	99	179	225
30 TOT EQUITY CAP	699	579	625
31 TOT LIAB/EQ CAP	9,955	6,532	5,261

WYOMING BANK AND TRUST COMPANY, BUFFALO
(Johnson County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Donald P. Kraen, President; Robert W. Alinder, V.P.; Elvera B. Morris, Ass't V.P.; Shirley J. Ainsworth, Cashier; John P. Gammon III, Ass't Cashier; Robert L. Hancock, Ass't Cashier; Gayle L. Warne, Ass't Cashier

DIRECTORS: J. Peter Camino, Robert L. Hancock, Fred E. Hesse, Dennis M. Kirven, William J. Kirven, Donald P. Kraen, Mary E. Lawrence

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,068	1,377	1,634
2 US TREAS	3,621	1,986	2,450
3 OTHER US	1,786	1,700	1,100
4 SCM	2,426	2,426	1,976
5 AGG. SECURITIES	11	12	0
6 FED FUNDS SOLD	1,425	3,225	1,200
7A TOTAL LOANS	12,813	12,635	11,148
7B RES LOAN LOSSES	66	61	57
7C NET LOANS	12,747	12,574	11,091
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	659	525	522
10 ORE	87	170	151
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	518	55	34
12 TOTAL ASSETS	24,348	24,050	20,158
13 IPC DEMAND	2,341	3,902	3,598
14 IPC T&S	15,205	14,787	12,186
15 US GOVT	5	1	6
16 SCM	3,549	2,492	1,963
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	131	165	194
19 TOTAL DEPOSITS	21,231	21,347	17,947
19A TOTAL DEMAND	3,257	4,357	4,888
19B TOTAL T&S	17,974	16,990	13,059
20 FED FDS PURCH	0	303	80
21 AGG LIAB BORROW	35	115	143
22 MTGE PAYABLE	319	196	208
23 OTH LIAB AGG	347	0	1
24 TOTAL LIAB	21,932	21,961	18,379
DERIVED IPC DEPOSITS	17,546	18,689	15,784
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	500	500	500
27B COMMON # OUT	500	500	500
27 COMMON PAR	50	50	50
28 SURPLUS	1,100	950	775
29 UNDIV PROF AGG	1,266	1,089	954
30 TOT EQUITY CAP	2,416	2,089	1,779
31 TOT LIAB/EQ CAP	24,348	24,050	20,158

FARMERS STATE BANK OF BURNS, BURNS
(Laramie County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS Dennis Wallace, President and Chairman of the Board; Charles T. Fornstrom, Vice President and Cashier

DIRECTORS: Dennis Wallace, S. Dianne Wallace, Charles T. Fornstrom, Henry Weber, Hogan Romsa, Theodore Bastian, Jerry Palen

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	825	1,797	1,275
2 US TREAS	4,397	1,834	2,082
3 OTHER US	0	100	281
4 SCM	1,628	1,927	1,995
5 AGG. SECURITIES	249	0	0
6 FED FUNDS SOLD	800	2,150	550
7A TOTAL LOANS	4,332	3,941	4,608
7B RES LOAN LOSSES	59	59	55
7C NET LOANS	4,273	3,882	4,553
8 DIR LEASE	28	39	54
9 BANK PREM & EQ	363	323	280
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	255	204	1
12 TOTAL ASSETS	12,818	12,256	11,071
13 IPC DEMAND	1,857	2,009	1,966
14 IPC T&S	7,709	7,041	6,351
15 US GOVT	16	27	55
16 SCM	2,005	1,965	1,694
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	70	49	23
19 TOTAL DEPOSITS	11,657	11,091	10,089
19A TOTAL DEMAND	1,975	2,229	2,143
19B TOTAL T&S	9,682	8,862	7,946
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	120	142	0
24 TOTAL LIAB	11,777	11,233	10,089
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	1,000	1,000	1,000
27B COMMON # OUT	1,000	1,000	1,000
27 COMMON PAR	100	100	100
28 SURPLUS	600	600	600
29 UNDIV PROF AGG	341	323	282
30 TOT EQUITY CAP	1,041	1,023	982
31 TOT LIAB/EQ CAP	12,818	12,256	11,071

AMERICAN BANK OF CASPER, CASPER
(Natrona County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Herbert F. McCulla, President; William W. Woodworth, Vice President; Richard Frederick, V.P. & Cashier; Estella Nash, Ass't Oper. Officer; Sally Minihan, Admin. Officer; Mark Peterson, Loan Officer

DIRECTORS: D. L. Day, Jr., Daniel B. Sullivan, Herbert F. McCulla, Dean Morford, William W. Butler, Marialyce Tobin, William A. Muller, Kenneth Erickson, Kenneth Farmer, Gary Kloefkorn, Larry Lewis

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	989	1,161	1,408
2 US TREAS	195	199	286
3 OTHER US	0	99	0
4 SCM	0	0	0
5 AGG. SECURITIES	0	0	734
6 FED FUNDS SOLD	1,485	1,875	2,230
7A TOTAL LOANS	10,157	8,487	8,087
7B RES LOAN LOSSES	99	181	104
7C NET LOANS	10,058	8,306	7,983
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	1,065	1,137	867
10 ORE	111	132	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	569	263	245
12 TOTAL ASSE	14,472	13,172	13,753
13 IPC DEMAND	3,225	6,419	7.621
14 IPC T&S	8,523	4,164	3,205
15 US GOVT	0	0	0
16 SCM	557	580	529
17 AGG. DEPOSITS	144	120	0
18 OFFICIAL CHKS	422	64	0
19 TOTAL DEPOSITS	12,871	11,347	11,355
19A TOTAL DEMAND	3,798	6,652	7,621
19B TOTAL T&S	9,073	4,695	3,734
20 FED FDS PURCH	0	6	319
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	89	137
23 OTH LIAB AGG	181	87	181
24 TOTAL LIAB	13,052	11,529	11,992
DERIVED IPC DEPOSITS	11,748	10,583	10,826
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	100,000	100,000	100,000
27B COMMON # OUT	100,000	100,000	100,000
27 COMMON PAR	625	625	625
28 SURPLUS	625	625	625
29 UNDIV PROF AGG	170	393	511
30 TOT EQUITY CAP	1,420	1,643	1,761
31 TOT LIAB/EQ CAP	14,472	13,172	13,753

BANK OF CASPER, CASPER
(Natrona County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Donn H. Dorsett, President; Judy Brennan, Cashier; Paul K. Kinner, V.P.

DIRECTORS: D. Richard Sedar, Donn H. Dorsett, Robert E. Pippen, R. P. Livengood, Dwain L. Hankins, Patrick H. Meenan, William D. Loper

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,045	941	555
2 US TREAS	596	884	1,285
3 OTHER US	1,184	400	400
4 SCM	243	255	155
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	475	1,145	965
7A TOTAL LOANS	5,128	5,245	5,120
7B RES LOAN LOSSES	40	54	32
7C NET LOANS	5,088	5,191	5,088
8 DIR LEASE	130	0	0
9 BANK PREM & EQ	327	522	545
10 ORE	278	43	77
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	220	147	208
12 TOTAL ASSETS	9,586	9,528	9,278
13 IPC DEMAND	1,855	2,496	3,385
14 IPC T&S	4,971	3,801	2,760
15 US GOVT	0	0	26
16 SCM	1,295	1,307	458
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	23	37	57
19 TOTAL DEPOSITS	8,144	7,641	6,686
19A TOTAL DEMAND	1,878	2,533	3,468
19B TOTAL T&S	6,266	5,108	3,218
20 FED FDS PURCH	112	474	1,235
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	100	133	162
24 TOTAL LIAB	8,356	8,243	8,083
DERIVED IPC DEPOSITS	6,826	6,297	6,145
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	200	200,000	200,000
27B COMMON # OUT	200	200,000	200,000
27 COMMON PAR	500	500	500
28 SURPLUS	388	388	388
29 UNDIV PROF AGG	342	392	307
30 TOT EQUITY CAP	1,230	1,280	1,195
31 TOT LIAB/EQ CAP	9,586	9,528	9,278

FIRST WYOMING BANK - CASPER, CASPER
(Natrona County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Steven D. Schafer, President; Edward W. Cleary, V.P. & Cashier; Robert E. Bryans, Chairman - Executive Comm.; James R. Belcher, Exec. V.P.; David E. Bitner, V.P.; Richard A. Pavlicek, V.P.; Paula J. Wilson, V.P.; Allan MacDonald, V.P.; David W. Perino, Ass't V.P.; E. John Porter, Loan Officer; Edward M. Welty, Accounting & Internal Control Officer; Barbara L. Eikins, Ass't Oper. Officer

DIRECTORS: James A. Barlow, Robert E. Bryans, Rejane M. Burton, Edward A. Capra, James E. Cunningham, Richard K. Lisco, Dennis H. Lower, Ralph L. Owen, Steven D. Schafer, William T. Schwartz, Clyde W. Sissman, Jr., Thomas F. Stroock; ADVISORY DIRECTORS: Earl T. Carrico, Harry D. Evans, H. Peter Nagel, George Taylor

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	3,304	2,126	3,953
2 US TREAS	5,634	1,942	1,434
3 OTHER US	450	2,316	3,950
4 SCM	6,677	9,005	8,924
5 AGG. SECURITIES	137	19	8
6 FED FUNDS SOLD	2,630	0	300
7A TOTAL LOANS	25,973	33,062	34,728
7B RES LOAN LOSSES	344	455	423
7C NET LOANS	25,629	32,607	34,305
8 DIR LEASE	153	171	0
9 BANK PREM & EQ	2,001	2,046	1,844
10 ORE	1,299	648	397
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	1,233	1,150	1,646
12 TOTAL ASSETS	49,147	52,030	56,761
13 IPC DEMAND	10,501	10,137	16,485
14 IPC T&S	29,936	28,035	25,696
15 US GOVT	42	50	60
16 SCM	2,453	5,257	6,044
17 AGG. DEPOSITS	13	91	263
18 OFFICIAL CHKS	618	447	670
19 TOTAL DEPOSITS	43,563	44,017	49,218
19A TOTAL DEMAND	11,868	11,711	18,225
19B TOTAL T&S	31,695	32,306	30,993
20 FED FDS PURCH	0	2,061	1,850
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	153	0	0
23 OTH LIAB AGG	429	1,118	671
24 TOTAL LIAB	44,145	47,196	51,739
DERIVED IPC DEPOSITS	40,437	38,172	42,181
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	11,325	11,325	11,325
27B COMMON # OUT	11,325	11,325	11,325
27 COMMON PAR	113	113	113
28 SURPLUS	3,432	3,432	3,432
29 UNDIV PROF AGG	1,457	1,289	1,477
30 TOT EQUITY CAP	5,002	4,834	5,022
31 TOT LIAB/EQ CAP	49,147	52,030	56,761

FIRST WYOMING BANK - NORTH CHEYENNE, CHEYENNE
(Laramie County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Randall L. Dancliff, President; James G. Melvin, V.P.; Atha Hall, Cashier; Jeffrey L. Tate, Ass't V.P.

DIRECTORS: Arthur Abbey, Randall L. Dancliff, Dr. James Barber, David C. Deaver, David R. Johnson, Ralph L. Owen, Jay Palm, William G. Rector, Robert Spatz, J. D. Vanderwark

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	2,767	1,993	1,663
2 US TREAS	786	0	0
3 OTHER US	200	1,150	850
4 SCM	2,353	2,735	3,109
DERIVED AGG. SECURIT	0	0	2
5 OTHER BONDS	0	0	2
6 CORPORATE STOCK	0	0	0
7 TRAD ACCT	0	0	0
8 FED FUNDS SOLD	1,675	1,175	0
9A TOTAL LOANS	12,995	9,136	8,825
9B RES LOAN LOSSES	169	86	122
9C NET LOANS	12,826	9,050	8,703
10 DIR LEASE	0	0	0
11 BANK PREM & EQ	641	453	162
12 ORE	0	0	0
15B OTHER ASSETS	361	274	299
16 TOTAL ASSETS	21,609	16,830	14,788
17 IPC DEMAND	5,203	3,735	3,798
18 IPC T&S	13,043	10,455	8,440
19 US GOVT	50	13	13
20 SCM	1,110	491	493
DERIVED AGG. DEPOSIT	0	0	0
22 DUE TO BANKS	0	0	0
23 OFFICIAL CHKS	365	169	192
24A TOTAL DEPOSITS	19,771	14,863	12,936
24A1 TOTAL DEMAND	5,618	3,933	4,021
24A2 TOTAL T&S	14,153	10,930	8,915
25 FED FDS PURCH	0	211	185
26A US NOTES	0	0	0
26B OTHER BORROW	0	0	0
27 MTGE PAYABLE	0	0	0
DERIVED OTH LIAB AGG	165	264	225
29 OTH LIAB	165	264	225
30 TOTAL LIAB	19,936	15,338	13,346
DERIVED IPC DEPOSITS	18,246	14,190	12,238
31 SUB NOTES & DEB	0	0	0
32 PREFERRED PAR	0	0	0
33A COMMON AUTH	25,000	25,000	25,000
33B COMMON # OUT	25,000	25,000	25,000
33 COMMON PAR	125	125	125
34 SURPLUS	775	775	625
35 UNDVD PROFITS	773	592	692
36 RES CONTIN	0	0	0
37 TOT EQUITY CAP	1,673	1,492	1,442
38 TOT LIAB/EQ CAP	21,609	16,830	14,788

THE EQUALITY STATE BANK, CHEYENNE
(Laramie County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Mike J. Coughlin, President; Richard L. Fleck, V.P. & Cashier; William K. McElroy, Ass't V.P.; Elaine Andrews, Ass't Cashier; Marlys Wilson, Loan Officer; Diane Kellogg, Ass't Cashier

DIRECTORS: M. V. Federer, Mike J. Coughlin, Francis Ferguson, Juan DeHerrera, William Bagley, Abe Rosenberg, Thomas J. Carroll, Jim Norris, Carrol Orrison, Carl Halladay, Jr., Morris Kemper, Carl Occhipinti

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	4,494	1,603	1,507
2 US TREAS	190	189	185
3 OTHER US	2,798	1,764	2,007
4 SCM	2,172	2,071	2,174
5 AGG. SECURITIES	1	1	1
6 FED FUNDS SOLD	5,750	6,425	3,125
7A TOTAL LOANS	12,362	11,426	8,977
7B RES LOAN LOSSES	130	107	81
7C NET LOANS	12,232	11,319	8,896
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	342	400	418
10 ORE	57	61	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	422	385	378
12 TOTAL ASSETS	28,458	24,218	18,691
13 IPC DEMAND	5,388	3,996	5,744
14 IPC T&S	10,551	9,092	6,734
15 US GOVT	7	61	46
16 SCM	9,597	8,279	1,756
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	347	299	717
19 TOTAL DEPOSITS	25,890	21,727	14,997
19A TOTAL DEMAND	6,035	4,503	6,828
19B TOTAL T&S	19,855	17,224	8,169
20 FED FDS PURCH	290	438	1,766
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	173	201	310
24 TOTAL LIAB	26,353	22,366	17,073
DERIVED IPC DEPOSITS	15,939	13,088	12,478
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	5,000	5,000	5,000
27B COMMON # OUT	5,000	5,000	5,000
27 COMMON PAR	500	500	500
28 SURPLUS	500	300	300
29 UNDIV PROF AGG	1,105	1,052	818
30 TOT EQUITY CAP	2,105	1,852	1,618
31 TOT LIAB/EQ CAP	28,458	24,218	18,691

WYOMING STATE BANK, CHEYENNE
(Laramie County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Auburn W. Dowdy, Chairman of the Board; Robert L. Godfrey, President; Jeri W. Griego, Cashier; James G. Price, Ass't V.P.; Ann Berckefeldt, Operations Officer; Rebecca Turner, Loan Officer

DIRECTORS: Auburn W. Dowdy, L. M. Cheesbrough, Jack N. Fassett, Robert L. Godfrey, Donald J. Lawler, R. Ron Long, Harold R. Moreland, William H. Peth, Eugene A. Rogers

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,300	531	986
2 US TREAS	966	789	1,085
3 OTHER US	589	694	400
4 SCM	143	0	0
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	1,070	2,455	900
7A TOTAL LOANS	6,946	7,115	5,506
7B RES LOAN LOSSES	113	96	66
7C NET LOANS	6,833	7,019	5,440
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	120	127	110
10 ORE	61	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	256	175	160
12 TOTAL ASSETS	11,338	11,790	9,081
13 IPC DEMAND	1,923	1,751	1,823
14 IPC T&S	7,819	8,530	5,828
15 US GOVT	0	0	6
16 SCM	490	428	412
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	145	64	95
19 TOTAL DEPOSITS	10,377	10,773	8,164
19A TOTAL DEMAND	2,068	1,815	1,924
19B TOTAL T&S	8,309	8,958	6,240
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	7	12	17
23 OTH LIAB AGG	131	136	109
24 TOTAL LIAB	10,515	10,921	8,290
DERIVED IPC DEPOSITS	9,742	10,281	7,651
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	100,000	100,000	100,000
27B COMMON # OUT	100,000	100,000	100,000
27 COMMON PAR	200	200	200
28 SURPLUS	200	200	200
29 UNDIV PROF AGG	423	469	391
30 TOT EQUITY CAP	823	869	791
31 TOT LIAB/EQ CAP	11,338	11,790	9,081

FIRST WYOMING BANK - CODY, CODY
(Park County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: M. D. Ellis, President; Jerry W. Rankin, Exec. V.P.; Shirley Anderson, V.P. & Cashier; Maxine Hill, V.P.; Linda Gerhardt, V.P.; William J. Metzler, V.P.; Paul Hoffman, Ass't V.P.; Kurt Hopkin, Ass't V.P.; Ellen Woods, Ass't Cashier; Ron Mischke, Installmant L.O.; Catherine Hardisty, L.O.; Leura Riedal, Ass't T.O.; Kevin Brown, Financial Officer

DIRECTORS: Ernest J. Goppert, Jr., M. D. Ellis, John S. Bereman, Robert W. Frisby, Joseph A. Gautsch, Wayne F. Messenger, John J. Wininger, Jarrard J. Reed, Marinell Boydston, Edward A. Capra, ADVISORY DIRECTORS: Melvin C. McGee, Jerry W. Housel

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	8,049	3,879	4,026
2 US TREAS	8,940	6,149	2,440
3 OTHER US	5,955	2,011	3,255
4 SCM	8,600	8,040	6,231
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	2,075	15,115	4,625
7A TOTAL LOANS	39,816	33,283	31,123
7B RES LOAN LOSSES	477	435	381
7C NET LOANS	39,339	32,848	30,742
8 DIR LEASE	124	217	250
9 BANK PREM & EQ	1,224	1,106	1,087
10 ORE	901	415	50
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	2,062	1,143	1,427
12 TOTAL ASSETS	77,269	70,923	54,133
13 IPC DEMAND	13,471	10,580	9,731
14 IPC T&S	40,936	40,253	28,621
15 US GOVT	30	28	40
16 SCM	12,467	11,486	8,342
17 AGG. DEPOSITS	0	0	50
18 OFFICIAL CHKS	2,165	567	910
19 TOTAL DEPOSITS	69,069	62,914	47,694
19A TOTAL DEMAND	17,390	12,614	11,090
19B TOTAL T&S	51,679	50,300	36,604
20 FED FDS PURCH	1,867	2,059	448
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	103	0	0
23 OTH LIAB AGG	857	888	1,789
24 TOTAL LIAB	71,896	65,861	49,931
DERIVED IPC DEPOSITS	54,407	50,833	38,352
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	110	110	110
27B COMMON # OUT	110	110	110
27 COMMON PAR	110	110	110
28 SURPLUS	2,100	2,100	2,100
29 UNDIV PROF AGG	3,163	2,852	1,992
30 TOT EQUITY CAP	5,373	5,062	4,202
31 TOT LIAB/EQ CAP	77,269	70,923	54,133

WESTERN BANK OF CODY, CODY
(Park County)

Statement of Condition at the close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Douglas H. Weedin, President; E. Harry Grebe, Vice President and Cashier

DIRECTORS: Dennis W. White, C. Michael Dolan, David O. Smiley, Douglas H. Weedin, Roy Dinsdale

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,300	531	986
2 US TREAS	966	789	1,085
3 OTHER US	589	694	400
4 SCM	143	0	0
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	1,070	2,455	900
7A TOTAL LOANS	6,946	7,115	5,506
7B RES LOAN LOSSES	113	96	66
7C NET LOANS	6,833	7,019	5,440
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	120	127	110
10 ORE	61	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	256	175	160
12 TOTAL ASSETS	11,338	11,790	9,081
13 IPC DEMAND	1,923	1,751	1,823
14 IPC T&S	7,819	8,530	5,828
15 US GOVT	0	0	6
16 SCM	490	428	412
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	145	64	95
19 TOTAL DEPOSITS	10,377	10,773	8,164
19A TOTAL DEMAND	2,068	1,815	1,924
19B TOTAL T&S	8,309	8,958	6,240
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	7	12	17
23 OTH LIAB AGG	131	136	109
24 TOTAL LIAB	10,515	10,921	8,290
DERIVED IPC DEPOSITS	9,742	10,281	7,651
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	100,000	100,000	100,000
27B COMMON # OUT	100,000	100,000	100,000
27 COMMON PAR	200	200	200
28 SURPLUS	200	200	200
29 UNDIV PROF AGG	423	469	391
30 TOT EQUITY CAP	823	869	791
31 TOT LIAB/EQ CAP	11,338	11,790	9,081

THE CONVERSE COUNTY BANK, DOUGLAS
(Converse County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: M. Hale Kreycik, Pres.;Lloyd R. Saunders, Sr. V.P.; Cecil J. Coe, Sr. V.P.; R. D. Saunders Sr. V.P.; Keith Cowden, V.P. & T.O.; Donald G. Jorgenson, V.P.; Eva T. Cook, Ass't V.P.; Bruce L. Johnson, Ass't V.P.; Mary Ellen Werner, Ass't V.P.; Donnie D. Tarrell, Cashier; Don Cook, Ass't V.P.; Gregg D. Jones, Loan Officer; Judy Foster, Auditor; Ruth Warnock, Ass't Cashier; Jeanine Monroe, Cust. Ser. Officer; DeeDee Leinweber, Ass't Cashier; Richard Cuthbertson, Ass't T.O.; Thomas B. Saunders, Ass't Cashier

DIRECTORS: Larry G. Bean, Wade Brorby, Cecil J. Coe, John C. Dilts, M. Hale Kreycik, Dennis K. Rogers, Lloyd R. Saunders, Raymond D. Saunders, Sally A. Seebaum, Earl D. Scott, Fred F. Schroeder, James A. Willox, William A. Hinrichs

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	2,797	7,034	7,729
2 US TREAS	26,666	18,495	19,216
3 OTHER US	0	200	200
4 SCM	11,993	12,198	9,186
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	0	2,000	0
7A TOTAL LOANS	25,699	26,569	26,421
7B RES LOAN LOSSES	308	244	197
7C NET LOANS	25,391	26,325	26,224
8 DIR LEASE	0	0	11
9 BANK PREM & EQ	691	677	917
10 ORE	58	110	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	1,243	1,138	1,282
12 TOTAL ASSETS	68,839	68,177	64,765
13 IPC DEMAND	6,382	7,960	10,261
14 IPC T&S	38,958	37,296	34,770
15 US GOVT	0	0	0
16 SCM	17,212	16,689	12,689
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	237	242	331
19 TOTAL DEPOSITS	62,789	62,187	58,051
19A TOTAL DEMAND	6,962	16,052	16,571
19B TOTAL T&S	55,827	46,135	41,480
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	1,142	962	1,193
24 TOTAL LIAB	63,931	63,149	59,244
25 SUB NOTES & DEB	0	0	500
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	4,000	4,000	4,000
27B COMMON # OUT	4,000	4,000	4,000
27 COMMON PAR	100	100	100
28 SURPLUS	2,900	2,900	2,900
29 UNDIV PROF AGG	1,908	2,028	2,021
30 TOT EQUITY CAP	4,908	5,028	5,021
31 TOT LIAB/EQ CAP	68,839	68,177	64,765

FIRST WYOMING BANK - DOUGLAS, DOUGLAS
(Converse County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Robert P. Bryans, President; Roger Clary, V.P.; Bonnie Pryczynski, Cashier; Katherine O'Dea, Loan Officer; Lisa D. Kern, Loan Officer

DIRECTORS: Robert P. Bryans, Glen E. Russell, Donald J. Smylie, William Jay Smith, Vern H. Knisely, Sam Leonard, Judy Walz, Charles L. Burch

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,514	921	783
2 US TREAS	1,906	207	478
3 OTHER US	200	1,501	801
4 SCM	1,277	1,626	1,129
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	1,000	880	560
7A TOTAL LOANS	6,656	4,857	3,326
7B RES LOAN LOSSES	101	113	40
7C NET LOANS	6,555	4,744	3,286
8 DIR LEASE	10	15	0
9 BANK PREM & EQ	402	320	334
10 ORE	45	13	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	485	272	156
12 TOTAL ASSETS	13,394	10,498	7,527
13 IPC DEMAND	1,687	1,555	1,861
14 IPC T&S	8,464	7,176	3,834
15 US GOVT	0	0	7
16 SCM	1,581	446	441
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	228	54	130
19 TOTAL DEPOSITS	11,960	9,231	6,273
19A TOTAL DEMAND	1,927	1,631	1,998
19B TOTAL T&S	10,038	7,600	4,275
20 FED FDS PURCH	0	91	161
21 AGG LIAB BORROW	2	4	0
22 MTGE PAYABLE	0	0	6
23 OTH LIAB AGG	223	100	81
24 TOTAL LIAB	12,185	9,426	6,521
DERIVED IPC DEPOSITS	10,151	8,731	5,695
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	200	200	200
28 SURPLUS	600	600	600
29 UNDIV PROF AGG	409	272	206
30 TOT EQUITY CAP	1,209	1,072	1,006
31 TOT LIAB/EQ CAP	13,394	10,498	7,527

CITIZENS STATE BANK, EDGERTON
(Natrona County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Frank W. Black, President; Joyce L. Sauter, Cashier; Twyla L. Eldridge, Ass't Cashier; Mike Galovich, Insurance Manager and Assistant Cashier

DIRECTORS: Frank W. Black, Carlyle K. Nelson, Maxine Patterson, Donald E. Jerman, Leonard J. Ward

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	335	350	623
2 US TREAS	0	309	353
3 OTHER US	50	50	50
4 SCM	50	58	25
5 AGG. SECURITIES	21	14	12
6 FED FUNDS SOLD	525	175	80
7A TOTAL LOANS	1,828	1,822	1,822
7B RES LOAN LOSSES	0	10	4
7C NET LOANS	1,828	1,812	1,818
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	368	377	408
10 ORE	0	25	64
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	69	74	94
12 TOTAL ASSETS	3,246	3,244	3,527
13 IPC DEMAND	398	561	637
14 IPC T&S	1,559	1,370	1,606
15 US GOVT	0	0	0
16 SCM	855	784	747
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	9	41	24
19 TOTAL DEPOSITS	2,821	2,756	3,014
19A TOTAL DEMAND	408	841	863
19B TOTAL T&S	2,413	1,915	2,151
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	19	16	48
24 TOTAL LIAB	2,840	2,772	3,062
DERIVED IPC DEPOSITS	1,957	1,931	2,243
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	28,000	28,000	24,000
27B COMMON # OUT	28,000	28,000	24,000
27 COMMON PAR	210	210	180
28 SURPLUS	270	245	245
29 UNDIV PROF AGG	-74	17	40
30 TOT EQUITY CAP	406	472	465
31 TOT LIAB/EQ CAP	3,246	3,244	3,527

FIRST WYOMING BANK - EVANSTON, EVANSTON
(Uinta County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Alan W. Graban, President; Lee S. Barker, Exec. V.P.; Leonard K. Defa, Sr. V.P.; John Horne, V.P.; Jeff Gale, Loan Officer; Martin Qualls, Loan Officer; Lori Alexander, Loan Officer; Cleva Hayes, Ins. Agent; Jane Jones, V.P. & Cashier; Michael Frisbey, Ass't V.P.; MaryAnn VanSyoc, Operations Officer; Marylou Bruce, Operations Officer

DIRECTORS: LaMar Day, Alan W. Graban, Milton L. Hoesel, Fred Kallas, David D. Madia, Burton South, Glen Wadsworth, H. Eugene Nelson, Dianne Mills, John A. Nigh

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	5,190	2,868	7,404
2 US TREAS	5,457	1,001	1,962
3 OTHER US	3,209	6,771	5,749
4 SCM	9,741	11,856	9,543
5 AGG. SECURITIES	113	98	68
6 FED FUNDS SOLD	1,775	1,650	625
7A TOTAL LOANS	29,519	29,082	25,993
7B RES LOAN LOSSES	384	388	308
7C NET LOANS	29,135	28,694	25,685
8 DIR LEASE	120	98	68
9 BANK PREM & EQ	1,593	1,577	1,061
10 ORE	83	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	1,796	1,445	1,228
12 TOTAL ASSETS	58,212	56,058	53,393
13 IPC DEMAND	7,732	10,248	14,872
14 IPC T&S	34,806	28,829	23,153
15 US GOVT	21	2	25
16 SCM	8,582	9,916	9,338
17 AGG. DEPOSITS	0	0	27
18 OFFICIAL CHKS	573	592	555
19 TOTAL DEPOSITS	51,714	49,587	47,970
19A TOTAL DEMAND	9,297	11,973	15,711
19B TOTAL T&S	42,417	37,614	32,259
20 FED FDS PURCH	0	223	395
21 AGG LIAB BORROW	0	0	290
22 MTGE PAYABLE	73	0	0
23 OTH LIAB AC	909	1,297	1,033
24 TOTAL LIAB	52,696	51,107	49,688
DERIVED IPC DEPOSITS	42,538	39,077	38,025
25 SUB NOTES & DEB	300	300	300
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	15,000	15,000	15,000
27B COMMON # OUT	15,000	15,000	15,000
27 COMMON PAR	1,500	1,500	1,500
28 SURPLUS	2,250	1,750	750
29 UNDIV PROF AGG	1,466	1,401	1,155
30 TOT EQUITY CAP	5,216	4,651	3,405
31 TOT LIAB/EQ CAP	58,212	56,058	53,393

PIONEER BANK OF EVANSTON, EVANSTON
(Uinta County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Harry A. Palmer, President; Robert I. Adams, V.P. & Cashier; Van C. Johnson, V.P.; Jeanette Wagstaff, Operations Officer

DIRECTORS: Miles Alexander, William D. Bagley, Mike J. Coughlin, John Fanos, M. V. Federer, Francis Ferguson, Larry Lehman, Harry A. Palmer, William Pickering, John Stevens, Walter C. Urbigkit, Edwin Wheeler, Thomas J. Carroll

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,816	457	280
2 US TREAS	3,226	1,358	289
3 OTHER US	500	500	0
4 SCM	964	0	0
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	0	1,250	1,800
7A TOTAL LOANS	8,526	5,425	319
7B RES LOAN LOSSES	86	66	4
7C NET LOANS	8,440	5,359	315
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	663	403	240
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	352	233	41
12 TOTAL ASSETS	15,961	9,560	2,965
13 IPC DEMAND	3,241	2,606	638
14 IPC T&S	5,641	3,296	626
15 US GOVT	34	9	4
16 SCM	5,445	2,281	570
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	152	150	128
19 TOTAL DEPOSITS	14,512	8,342	1,966
19A TOTAL DEMAND	3,453	3,009	940
19B TOTAL T&S	11,059	5,333	1,026
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	150	93	81
24 TOTAL LIAB	14,662	8,435	2,047
DERIVED IPC DEPOSITS	8,882	5,902	1,264
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	400	400	400
28 SURPLUS	400	400	400
29 UNDIV PROF AGG	499	325	118
30 TOT EQUITY CAP	1,299	1,125	918
31 TOT LIAB/EQ CAP	15,961	9,560	2,965

EQUALITY BANK OF EVANSVILLE, EVANSVILLE
(Natrona County)

Statement of Condition At The Close of Business For The Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: G. Robert Jourgensen, President; Jerry C. Holland, Vice President and Cashier

DIRECTORS: Mike Coughlin, G. R. Jourgensen, Francis Ferguson, William Bagley, M. V. Federer, Carrol Orrison, William Pickering, Walter Urbigkit, Jr., Jim Norris, Juan DeHerrera

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	154	51	129
2 US TREAS	200	400	402
3 OTHER US	100	100	0
4 SCM	0	0	0
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	290	150	0
7A TOTAL LOANS	1,116	744	1,044
7B RES LOAN LOSSES	0	14	0
7C NET LOANS	1,116	730	1,044
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	201	173	188
10 ORE	133	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	58	36	115
12 TOTAL ASSETS	2,252	1,640	1,878
13 IPC DEMAND	66	279	276
14 IPC T&S	806	921	378
15 US GOVT	2	1	5
16 SCM	220	214	547
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	49	23	10
19 TOTAL DEPOSITS	1,143	1,438	1,216
19A TOTAL DEMAND	117	517	407
19B TOTAL T&S	1,026	921	809
20 FED FDS PURCH	0	0	370
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	13	14	19
24 TOTAL LIAB	1,156	1,452	1,605
DERIVED IPC DEPOSITS	872	1,200	654
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	5,300	5,300	5,300
27B COMMON # OUT	5,300	5,300	5,300
27 COMMON PAR	265	132	265
28 SURPLUS	485	56	90
29 UNDIV PROF AGG	346	0	-82
30 TOT EQUITY CAP	1,096	188	273
31 TOT LIAB/EQ CAP	2,252	1,640	1,878

FIRST WYOMING BANK - GILLETTE, GILLETTE
(Campbell County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Jack C. Jackson, President; Georgia Granger, Cashier; Harlen Whipple, Jr., Assistant Vice President

DIRECTORS: Jack C. Jackson, Judith L. Semple, Barbara Williams, Lee Worman, Michael Enzi, Herbert A. Carter, Charles L. Burch, Floyd Irlbeck

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,014	1,197	926
2 US TREAS	483	148	723
3 OTHER US	100	200	807
4 SCM	620	975	1,159
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	455	815	700
7A TOTAL LOANS	5,460	5,251	4,139
7B RES LOAN LOSSES	71	65	41
7C NET LOANS	5,389	5,186	4,098
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	562	540	550
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	269	254	181
12 TOTAL ASSETS	8,892	9,315	9,144
13 IPC DEMAND	2,100	1,882	2,474
14 IPC T&S	4,190	3,599	2,212
15 US GOVT	12	15	20
16 SCM	1,550	2,498	3,211
17 AGG. DEPOSITS	41	0	0
18 OFFICIAL CHKS	0	176	137
19 TOTAL DEPOSITS	7,893	8,170	8,054
19A TOTAL DEMAND	2,154	2,526	2,931
19B TOTAL T&S	5,740	5,644	5,123
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	21	162	119
24 TOTAL LIAB	7,914	8,332	8,173
DERIVED IPC DEPOSITS	6,290	5,481	4,686
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	300	300	300
28 SURPLUS	600	600	600
29 UNDIV PROF AGG	78	83	71
30 TOT EQUITY CAP	978	983	971
31 TOT LIAB/EQ CAP	8,892	9,315	9,144

SECURITY BANK OF GILLETTE, GILLETTE
(Campbell County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Robert Ferril, C. E. O.; Jack G. Haselbush, President; Kent Levi, Vice President; Virginia Rice, Cashier

DIRECTORS: Karl Bergner, W. B. Fitch, Ben R. Doud, Robert Ferril, Jack Haselbush, Joe King, Al Paulsen, Homer Scott, Jr.; Robert Wyatt, Larry Suchor

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	841	1,408	631
2 US TREAS	1,301	384	92
3 OTHER US	100	0	100
4 SCM	303	404	0
5 AGG. SECURITIES	0	0	200
6 FED FUNDS SOLD	850	390	1,400
7A TOTAL LOANS	4,998	3,915	1,675
7B RES LOAN LOSSES	40	32	10
7C NET LOANS	4,958	3,883	1,665
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	138	93	17
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	206	121	90
12 TOTAL ASSETS	8,697	6,683	4,195
13 IPC DEMAND	1,664	1,267	1,160
14 IPC T&S	3,677	2,920	943
15 US GOVT	9	41	735
16 SCM	2,020	1,100	0
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	82	74	133
19 TOTAL DEPOSITS	7,452	5,402	2,971
19A TOTAL DEMAND	1,755	1,382	1,378
19B TOTAL T&S	5,697	4,020	1,593
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	56	59	19
24 TOTAL LIAB	7,508	5,461	2,990
DERIVED IPC DEPOSITS	5,341	4,187	2,103
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	50,000	50,000	50,000
27B COMMON # OUT	50,000	50,000	50,000
27 COMMON PAR	500	500	500
28 SURPLUS	500	500	500
29 UNDIV PROF AGG	189	222	205
30 TOT EQUITY CAP	1,189	1,222	1,205
31 TOT LIAB/EQ CAP	8,697	6,683	4,195

STOCKMENS BANK AND TRUST COMPANY, GILLETTE

(Campbell County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Kenneth C. Naramore, Chairman; William C. Naramore, Pres.; J. L. Bennick, Sr. V.P.; Helen Naramore, V.P.; Gordon L. Outzen, V.P.; David E. Clift, V.P. & T.O.; Mitchel M. Maycock, V.P.; Max Beebe, V.P.; Jessie E. Braley, V.P. & Cashier; John Young, V.P.; James P. Moroney, V.P.; Rodney Addison, A.V.P.; Clinton P. Walker, A.V.P.; Rhae Jean Schmidt, A.V.P.; Evelyn Young, A.V.P.; Ed Arndt,; Auditor, Delores Warfield, A.V.P. & Trust Office

DIRECTORS: Kenneth C. Naramore, Harold J. Biggerstaff, Ollie M. Kane, Joe A. Naramore, William C. Naramore

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	10,705	7,940	14,043
2 US TREAS	16,165	15,477	13,143
3 OTHER US	0	0	0
4 SCM	31,622	35,002	23,994
DERIVED AGG. SECURIT	568	588	255
5 OTHER BONDS	268	288	0
6 CORPORATE STOCK	300	300	255
7 TRAD ACCT	0	0	0
8 FED FUNDS SOLD	5,850	0	10,800
9A TOTAL LOANS	116,787	109,777	100,904
9B RES LOAN LOSSES	1,041	1,134	1,085
9C NET LOANS	115,746	108,643	99,819
10 DIR LEASE	0	0	0
11 BANK PREM & EQ	469	564	598
12 ORE	562	329	331
15B OTHER ASSETS	3,481	4,145	3,174
16 TOTAL ASSETS	185,168	172,688	166,157
17 IPC DEMAND	21,840	24,443	28,456
18 IPC T&S	98,615	90,932	83,883
19 US GOVT	171	86	147
20 SCM	43,930	36,914	35,763
DERIVED AGG. DEPOSIT	8	0	0
22 DUE TO BANKS	8	0	0
23 OFFICIAL CHKS	1,594	864	1,255
24A TOTAL DEPOSITS	166,158	153,239	149,504
24A1 TOTAL DEMAND	24,905	27,035	37,168
24A2 TOTAL T&S	141,253	126,204	112,336
25 FED FDS PURCH	0	1,500	0
26A US NOTES	0	0	0
26B OTHER BORROW	0	0	0
27 MTGE PAYABLE	86	109	121
DERIVED OTH LIAB AGG	1,746	1,639	2,769
29 OTH LIAB	1,746	1,639	2,769
30 TOTAL LIAB	167,990	156,487	152,394
DERIVED IPC DEPOSITS	120,455	115,375	112,339
31 SUB NOTES & DEB	654	680	717
32 PREFERRED PAR	0	0	0
33A COMMON AUTH	5,000	5,000	5,000
33B COMMON # OUT	5,000	5,000	5,000
33 COMMON PAR	500	500	500
34 SURPLUS	9,500	9,500	9,500
35 UNDVD PROFITS	6,319	5,290	2,778
36 RES CONTIN	205	231	268
37 TOT EQUITY CAP	16,524	15,521	13,046
38 TOT LIAB/EQ CAP	185,168	172,688	166,157

SECURITY BANK OF GLENROCK, GLENROCK
(Converse County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Burt Harris, Acting C.E.O.; Colleen Randorf, Cashier

DIRECTORS: D. Richard Sedar, Don L. Pfaff, Donn H. Dorsett, Robert E. Pippen, Robert D. Livengood, Patrick Meenan

CALLDATES:	12/31/83	12/31/82	Bank Opened
1 C&D/FRM INSTS	248	310	5-12-82
2 US TREAS	831	98	
3 OTHER US	0	0	
4 SCM	0	0	
5 AGG. SECURITIES	17	20	
6 FED FUNDS SOLD	0	0	
7A TOTAL LOANS	2,460	1,231	
7B RES LOAN LOSSES	12	2	
7C NET LOANS	2,448	1,229	
8 DIR LEASE	0	0	
9 BANK PREM & EQ	378	393	
10 ORE	0	0	
11A INTANGIBLE ASST	0	0	
11B AGG OTH ASSETS	86	50	
12 TOTAL ASSETS	4,008	2,100	
13 IPC DEMAND	220	310	
14 IPC T&S	1,236	909	
15 US GOVT	3	2	
16 SCM	1,044	190	
17 AGG. DEPOSITS	0	1	
18 OFFICIAL CHKS	49	20	
19 TOTAL DEPOSITS	2,552	1,432	
19A TOTAL DEMAND	302	333	
19B TOTAL T&S	2,250	1,099	
20 FED FDS PURCH	540	23	
21 AGG LIAB BORROW	76	0	
22 MTGE PAYABLE	0	0	
23 OTH LIAB AGG	172	10	
24 TOTAL LIAB	3,340	1,465	
DERIVED IPC DEPOSITS	1,456	1,219	
25 SUB NOTES & DEB	0	0	
26A PFD # OUT	0	0	
26 PREFERRED PAR	0	0	
27A COMMON AUTH	200	200,000	
27B COMMON # OUT	200	200,000	
27 COMMON PAR	400	500	
28 SURPLUS	150	150	
29 UNDIV PROF AGG	118	-15	
30 TOT EQUITY CAP	668	635	
31 TOT LIAB/EQ CAP	4,008	2,100	

STATE BANK OF GREEN RIVER, GREEN RIVER
(Sweetwater County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: William T. Rogers, President; T. L. Stewart, E.V.P. & C.E.O.; Howard J. Baker, Sr. V.P. and Cashier; Thomas C. Rogers, V.P.; Birdie Shannon, L.O.; Helen Stahla, Auditor

DIRECTORS: William T. Rogers, T. L. Stewart, Howard J. Baker, Donald A. Brown, Grace G. Gasson, Elmer S. McKay, Carl A. Morck, Carl M. Morck, Jr., Carol C. Morck

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	2,227	2,431	2,612
2 US TREAS	4,998	3,475	1,815
3 OTHER US	2,300	3,269	2,753
4 SCM	2,686	2,033	1,916
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	2,500	1,050	1,525
7A TOTAL LOANS	11,280	11,816	10,480
7B RES LOAN LOSSES	42	52	58
7C NET LOANS	11,238	11,764	10,422
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	516	434	399
10 ORE	81	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	523	433	324
12 TOTAL ASSETS	27,069	24,889	21,766
13 IPC DEMAND	3,314	5,237	5,796
14 IPC T&S	16,433	9,816	8,687
15 US GOVT	243	246	116
16 SCM	2,908	6,188	4,065
17 AGG. DEPOSITS	757	241	230
18 OFFICIAL CHKS	220	144	136
19 TOTAL DEPOSITS	23,875	21,872	19,030
19A TOTAL DEMAND	6,761	8,153	8,324
19B TOTAL T&S	17,114	13,719	10,706
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	83	109	134
23 OTH LIAB AGG	138	197	288
24 TOTAL LIAB	24,096	22,178	19,452
DERIVED IPC DEPOSITS	19,747	15,053	14,483
25 SUB NOTES & DEB	0	0	150
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	2,017	2,017	1,894
27B COMMON # OUT	2,017	2,017	1,894
27 COMMON PAR	121	121	114
28 SURPLUS	1,054	927	786
29 UNDIV PROF AGG	1,798	1,663	1,264
30 TOT EQUITY CAP	2,973	2,711	2,164
31 TOT LIAB/EQ CAP	27,069	24,889	21,766

OREGON TRAIL BANK, GUERNSEY
(Platte County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: V. Jean Putman, E.V.P.; James R. Gorman, Cashier; Sharon A. Newton, Ass't Cashier

DIRECTORS: Glen Gorman, Harvey Boner, Dante Testolin, Tony Testolin, Chester Frederick, James R. Gorman

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	933	594	596
2 US TREAS	873	679	1,066
3 OTHER US	272	332	38
4 SCM	1,093	1,182	904
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	1,600	1,700	1,500
7A TOTAL LOANS	3,618	3,821	4,139
7B RES LOAN LOSSES	20	34	51
7C NET LOANS	3,598	3,787	4,088
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	184	202	130
10 ORE	413	48	60
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	18	38	21
12 TOTAL ASSETS	8,984	8,562	8,403
13 IPC DEMAND	1,090	1,290	1,193
14 IPC T&S	5,653	5,128	5,542
15 US GOVT	5	6	0
16 SCM	1,425	1,246	787
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	27	76	75
19 TOTAL DEPOSITS	8,200	7,746	7,597
19A TOTAL DEMAND	1,359	1,684	1,590
19B TOTAL T&S	6,841	6,062	6,007
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	1	2	61
24 TOTAL LIAB	8,201	7,748	7,658
DERIVED IPC DEPOSITS	6,743	6,418	6,735
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	2,500	2,500	2,500
27B COMMON # OUT	2,500	2,500	2,500
27 COMMON PAR	50	50	50
28 SURPLUS	625	550	500
29 UNDIV PROF AGG	108	214	195
30 TOT EQUITY CAP	783	814	745
31 TOT LIAB/EQ CAP	8,984	8,562	8,403

FIRST WYOMING BANK - HANNA, HANNA
(Carbon County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Charles R. Besel, President & C.E.O.; Linda L. Clemens, Cashier

DIRECTORS: Gerald Palm, Edward Ziolkowski, Donald McMahill, Robert Sheperd, Robert Pappenheim, John Olafson, Charles R. Besel

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	791	349	368
2 US TREAS	399	304	200
3 OTHER US	302	949	300
4 SCM	553	1,364	616
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	475	250	420
7A TOTAL LOANS	1,943	2,509	2,643
7B RES LOAN LOSSES	57	61	38
7C NET LOANS	1,886	2,448	2,605
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	239	251	270
10 ORE	23	18	24
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	182	168	105
12 TOTAL ASSETS	4,850	6,101	4,908
13 IPC DEMAND	748	898	1,115
14 IPC T&S	2,550	2,355	2,201
15 US GOVT	8	29	37
16 SCM	872	2,019	858
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	23	41	67
19 TOTAL DEPOSITS	4,201	5,342	4,278
19A TOTAL DEMAND	872	1,234	1,382
19B TOTAL T&S	3,329	4,108	2,896
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	43	183	105
24 TOTAL LIAB	4,244	5,525	4,383
DERIVED IPC DEPOSITS	3,298	3,253	3,316
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	15,000	15,000	15
27B COMMON # OUT	15,000	15,000	15
27 COMMON PAR	150	150	150
28 SURPLUS	300	300	300
29 UNDIV PROF AGG	156	126	75
30 TOT EQUITY CAP	606	576	525
31 TOT LIAB/EQ CAP	4,850	6,101	4,908

AMERICAN STATE BANK OF JACKSON, JACKSON
(Teton County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Melvin D. Hutchings,C.E.O., Jenny V. Grubb, Vice President and Cashier

DIRECTORS: Dean Borthwick, Merrilyn Borthwick, Don G. Carpenter, Darrel C. Hoffman, Charles A. Wendtland

CALLDATES:	12/31/83	12/31/82	Bank Opened 6-2-82
1 C&D/FRM INSTS	566	146	
2 US TREAS	451	205	
3 OTHER US	290	100	
4 SCM	0	0	
5 AGG. SECURITIES	21	321	
6 FED FUNDS SOLD	0	180	
7A TOTAL LOANS	2,540	1,433	
7B RES LOAN LOSSES	5	1	
7C NET LOANS	2,535	1,432	
8 DIR LEASE	0	0	
9 BANK PREM & EQ	31	11	
10 ORE	0	0	
11A INTANGIBLE ASST	0	0	
11B AGG OTH ASSETS	91	66	
12 TOTAL ASSETS	3,985	2,461	
13 IPC DEMAND	282	227	
14 IPC T&S	2,352	822	
15 US GOVT	11	6	
16 SCM	538	500	
17 AGG. DEPOSITS	0	37	
18 OFFICIAL CHKS	29	12	
19 TOTAL DEPOSITS	3,212	1,604	
19A TOTAL DEMAND	322	282	
19B TOTAL T&S	2,890	1,322	
20 FED FDS PURCH	0	0	
21 AGG LIAB BORROW	0	0	
22 MTGE PAYABLE	0	0	
23 OTH LIAB AGG	26	0	
24 TOTAL LIAB	3,238	1,604	
DERIVED IPC DEPOSITS	2,634	1,049	
25 SUB NOTES & DEB	0	0	
26A PFD # OUT	0	0	
26 PREFERRED PAR	0	0	
27A COMMON AUTH	10,000	10,000	
27B COMMON # OUT	10,000	10,000	
27 COMMON PAR	300	300	
28 SURPLUS	400	400	
29 UNDIV PROF AGG	47	157	
30 TOT EQUITY CAP	747	857	
31 TOT LIAB/EQ CAP	3,985	2,461	

THE JACKSON STATE BANK, JACKSON
(Teton County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: W. Richard Scarlett, President; T. F. Eacott, E.V.P.; Laurene Sinn, Cashier; Richard W. Martin, 1st V.P.; Jeffrey R. Fueschel, Sr. V.P.; David R. Landiss, V.P.; Winona Flower, V. P.; R. A. Bevee, V.P.; Nancy Shelton, Ass't V.P.; Diana Whisler, Controller, Marc W. VanDerVelde, Consumer Loan Officer; Sheryl Jones, Op. Officer; May Kay Johnson; Loan Op. Officer; LaVern Foster, Bookkeeper Op. Officer; Christi Budge, Teller Op. Officer; Billie Davidson, New Acc'ts Officer.

DIRECTORS: Lynn F. Clark, Robert L. Cohen, Thomas F. Eacott, Bernard F. Iliff, Floyd R. King, Grant C. Larson, Earl Sams Lightner, Mary H. Mead, Avis Ann Ranck, Eugene B. Ridenour, W. Richard Scarlett, Paul von Gontard

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	3,523	4,136	3,727
2 US TREAS	3,592	3,792	4,466
3 OTHER US	2,008	1,758	299
4 SCM	6,478	4,716	4,014
5 AGG. SECURITIES	123	114	86
6 FED FUNDS SOLD	7,000	3,550	1,250
7A TOTAL LOANS	47,247	44,348	41,728
7B RES LOAN LOSSES	592	542	392
7C NET LOANS	46,655	43,806	41,336
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	986	1,373	1,254
10 ORE	482	471	604
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	1,298	1,407	1,986
12 TOTAL ASSETS	72,145	65,123	59,022
13 IPC DEMAND	9,015	10,356	12,619
14 IPC T&S	42,962	32,511	29,150
15 US GOVT	73	65	77
16 SCM	12,323	14,818	11,640
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	1,164	578	417
19 TOTAL DEPOSITS	65,537	58,328	53,903
19A TOTAL DEMAND	10,303	11,085	14,620
19B TOTAL T&S	55,234	47,243	39,283
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	179	489	0
22 MTGE PAYABLE	0	44	116
23 OTH LIAB AGG	711	1,011	1,005
24 TOTAL LIAB	66,427	59,872	55,024
DERIVED IPC DEPOSITS	51,977	42,867	41,769
25 SUB NOTES & DEB	550	575	600
26A PFD # OUT	0	0	10,000
26 PREFERRED PAR	0	0	250
27A COMMON AUTH	41,200	41,200	31,325
27B COMMON # OUT	41,200	41,200	31,325
27 COMMON PAR	412	412	313
28 SURPLUS	3,688	3,688	2,287
29 UNDIV PROF AGG	1,068	575	548
30 TOT EQUITY CAP	5,168	4,675	3,398
31 TOT LIAB/EQ CAP	72,145	65,123	59,022

CENTRAL BANK & TRUST, LANDER
(Fremont County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: W. T. Davey, President, Mary F. Alexander, V.P. & Cashier; William M. Starrs, V.P.; Cecilia L. Moore, V.P.; Jane Nolde, A.V.P.; Sharon Shepherd, Head Teller

DIRECTORS: John E. Von Holtum, W. T. Davey, Edward L. Gale, J. M. Kail, Robert H. McClurg, Norman Rippentrop, C. E. Spurlock, Jr., Patricia Von Holtum

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,395	1,150	1,370
2 US TREAS	10,645	8,608	12,122
3 OTHER US	445	1,459	473
4 SCM	4,777	3,510	3,043
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	200	1,400	2,900
7A TOTAL LOANS	17,447	16,507	12,213
7B RES LOAN LOSSES	105	77	64
7C NET LOANS	17,342	16,430	12,149
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	1,333	1,398	1,410
10 ORE	0	0	109
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	1,037	913	972
12 TOTAL ASSETS	37,174	34,868	34,548
13 IPC DEMAND	4,570	5,746	6,695
14 IPC T&S	18,386	15,422	15,011
15 US GOVT	2	0	128
16 SCM	9,670	8,497	8,274
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	349	307	464
19 TOTAL DEPOSITS	32,977	29,972	30,572
19A TOTAL DEMAND	5,818	6,784	8,157
19B TOTAL T&S	27,159	23,188	22,415
20 FED FDS PURCH	0	750	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	899	938	977
23 OTH LIAB AGG	370	499	449
24 TOTAL LIAB	34,246	32,159	31,998
DERIVED IPC DEPOSITS	22,956	21,168	21,706
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	200,000	200,000	200,000
27B COMMON # OUT	200,000	200,000	200,000
27 COMMON PAR	200	200	200
28 SURPLUS	1,800	1,800	1,800
29 UNDIV PROF AGG	928	709	550
30 TOT EQUITY CAP	2,928	2,709	2,550
31 TOT LIAB/EQ CAP	37,174	34,868	34,548

YELLOWSTONE STATE BANK, LANDER
(Fremont County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: John L. Vidakovich, Chairman of the Board, Gus F. Scheele, President; Bruce Armentrout, V.P.; Heide Finnegan, Cashier

DIRECTORS: John L. Vidakovich, Gus F. Scheele, L. M. Boller, Robert D. Hayes, Brian Miracle, Alice Nicholas, E. W. Sayer, Harry Tipton, Roberta Vidakovich

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	968	1,186	344
2 US TREAS	588	1,026	600
3 OTHER US	1,204	302	100
4 SCM	0	0	0
5 AGG. SECURITIES	26	24	24
6 FED FUNDS SOLD	0	0	460
7A TOTAL LOANS	10,355	7,226	2,228
7B RES LOAN LOSSES	103	55	13
7C NET LOANS	10,252	7,171	2,215
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	226	154	120
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	486	368	295
12 TOTAL ASSETS	13,750	10,231	4,158
13 IPC DEMAND	1,651	1,607	762
14 IPC T&S	8,571	4,159	1,745
15 US GOVT	0	42	47
16 SCM	1,761	3,231	600
17 AGG. DEPOSITS	25	0	0
18 OFFICIAL CHKS	103	117	20
19 TOTAL DEPOSITS	12,111	9,156	3,174
19A TOTAL DEMAND	1,759	1,904	829
19B TOTAL T&S	10,352	7,252	2,345
20 FED FDS PURCH	550	141	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	128	85	153
24 TOTAL LIAB	12,789	9,382	3,327
DERIVED IPC DEPOSITS	10,222	5,766	2,507
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	55,000	55,000	50,000
27B COMMON # OUT	55,000	52,000	50,000
27 COMMON PAR	550	520	500
28 SURPLUS	332	275	300
29 UNDIV PROF AGG	79	54	31
30 TOT EQUITY CAP	961	849	831
31 TOT LIAB/EQ CAP	13,750	10,231	4,158

CITIZENS BANK, LARAMIE
(Albany County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Andrew Decora, President; Charles Preslar Exec. Vice President; Barbara DuBard, V.P & Cashier; Pamala K. Herrold, Ass't Cashier

DIRECTORS: Ivan Willey, Andrew Decora, James Zancanella, Warren Lauer, Donald Bird, James Hollon, Leonard Dietz, Maurice Wear, James Jankovsky

CALLDATES:	12/31/83	12/31/82	12-31-81
1 C&D/FRM INSTS	643	1,425	1,027
2 US TREAS	1,927	450	200
3 OTHER US	1,770	405	500
4 SCM	0	0	0
5 AGG. SECURITIES	26	26	26
6 FED FUNDS SOLD	0	820	300
7A TOTAL LOANS	7,704	4,953	3,615
7B RES LOAN LOSSES	72	0	22
7C NET LOANS	7,632	4,953	3,593
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	272	287	278
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	356	205	164
12 TOTAL ASSETS	12,626	8,571	6,088
13 IPC DEMAND	412	739	593
14 IPC T&S	7,542	5,591	3,914
15 US GOVT	23	23	3
16 SCM	3,480	1,227	600
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	92	22	29
19 TOTAL DEPOSITS	11,549	7,602	5,139
19A TOTAL DEMAND	527	784	625
19B TOTAL T&S	11,022	6,818	4,514
20 FED FDS PURCH	25	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	1	3	11
23 OTH LIAB AGG	110	91	68
24 TOTAL LIAB	11,685	7,696	5,218
DERIVED IPC DEPOSITS	7,954	6,330	4,507
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	350	350	350
28 SURPLUS	500	500	500
29 UNDIV PROF AGG	91	25	20
30 TOT EQUITY CAP	941	875	870
31 TOT LIAB/EQ CAP	12,626	8,571	6,088

LINGLE STATE BANK, LINGLE
(Goshen County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Sam Smith, President; Keith Whitney, Executive Vice President and Cashier

DIRECTORS: James Clifford Rose, Henry Korell, Stanley Speckner, Sam Smith, Jack Ochsner, Richard Rose, William Franks, B. J. Waggoner

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	624	542	603
2 US TREAS	1,267	598	570
3 OTHER US	1,300	800	700
4 SCM	100	184	104
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	900	2,225	775
7A TOTAL LOANS	5,176	4,961	4,524
7B RES LOAN LOSSES	30	49	52
7C NET LOANS	5,146	4,912	4,472
8 DIR LEASE	0	3	7
9 BANK PREM & EQ	407	380	394
10 ORE	30	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	264	232	252
12 TOTAL ASSETS	10,038	9,876	7,877
13 IPC DEMAND	875	1,115	1,254
14 IPC T&S	7,058	4,701	3,277
15 US GOVT	41	22	11
16 SCM	893	2,922	2,171
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	20	52	127
19 TOTAL DEPOSITS	8,887	8,812	6,840
19A TOTAL DEMAND	1,095	1,266	1,562
19B TOTAL T&S	7,792	7,546	5,278
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	147	150	165
24 TOTAL LIAB	9,034	8,962	7,005
DERIVED IPC DEPOSITS	7,933	5,816	4,531
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	75,000	75,000	75,000
27B COMMON # OUT	75,000	75,000	75,000
27 COMMON PAR	300	300	300
28 SURPLUS	500	400	350
29 UNDIV PROF AGG	204	214	222
30 TOT EQUITY CAP	1,004	914	872
31 TOT LIAB/EQ CAP	10,038	9,876	7,877

THE LUSK STATE BANK, LUSK
(Niobrara County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Robert C. Templeton, President; Gene F. Lenz, E.V.P.; Bradley Kaltenheuser, V.P.; Blanche Ladwig, Cashier; Geneva L. Burke, Ass't Cashier

DIRECTORS: Edgar J. Boner, Gertrude Chamberlain, John DeGering, Paul Heany, Ira Lamb, Gene F. Lenz, Sara Percival, R. G. Pfister, Robert C. Templeton, Stanley Wasson

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,953	2,643	1,625
2 US TREAS	5,977	3,484	2,686
3 OTHER US	4,801	5,404	3,258
4 SCM	898	984	1,048
5 AGG. SECURITIES	12	12	12
6 FED FUNDS SOLD	0	75	100
7A TOTAL LOANS	5,557	5,007	4,926
7B RES LOAN LOSSES	80	70	3
7C NET LOANS	5,477	4,937	4,923
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	302	115	120
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	1,547	182	25
12 TOTAL ASSETS	20,967	17,836	13,797
13 IPC DEMAND	3,549	2,883	3,492
14 IPC T&S	8,821	8,138	7,286
15 US GOVT	1	1	5
16 SCM	5,573	5,329	1,217
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	100	49	47
19 TOTAL DEPOSITS	18,044	16,400	12,047
19A TOTAL DEMAND	3,678	3,028	3,825
19B TOTAL T&S	14,366	13,372	8,222
20 FED FDS PURCH	775	350	725
21 AGG LIAB BORROW	700	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	187	5	0
24 TOTAL LIAB	19,706	16,755	12,772
DERIVED IPC DEPOSITS	12,370	11,021	10,778
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	400	400	400
27B COMMON # OUT	400	400	400
27 COMMON PAR	40	40	40
28 SURPLUS	310	310	310
29 UNDIV PROF AGG	911	731	675
30 TOT EQUITY CAP	1,261	1,081	1,025
31 TOT LIAB/EQ CAP	20,967	17,836	13,797

FIRST STATE BANK OF LYMAN, LYMAN
(Uinta County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Robert D. Morrison, President; William C. Cushing, Vice President; Judy A. Strobel, Vice President & Cashier

DIRECTORS: G. Haldane Bradshaw, M. V. Federer, Dee Birch, Walter C. Urbigkit Jr., Robert D. Morrison, William D. Bagley, Francis Ferguson, Carl A. Larson, William G. Pickering, John A. Proffit

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	2,499	1,042	912
2 US TREAS	2,728	1,897	2,273
3 OTHER US	250	250	499
4 SCM	1,108	841	245
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	0	400	600
7A TOTAL LOANS	7,507	6,268	3,335
7B RES LOAN LOSSES	69	59	40
7C NET LOANS	7,438	6,209	3,295
8 DIR LEASE	15	27	39
9 BANK PREM & EQ	245	309	304
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	448	254	216
12 TOTAL ASSETS	14,731	11,229	8,383
13 IPC DEMAND	1,725	2,121	1,925
14 IPC T&S	5,269	3,777	2,313
15 US GOVT	11	12	4
16 SCM	5,639	4,054	3,202
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	170	135	189
19 TOTAL DEPOSITS	12,814	10,099	7,633
19A TOTAL DEMAND	2,711	3,663	2,690
19B TOTAL T&S	10,103	6,436	4,943
20 FED FDS PURCH	650	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	9	11
23 OTH LIAB AGG	177	212	100
24 TOTAL LIAB	13,641	10,320	7,744
DERIVED IPC DEPOSITS	6,994	5,898	4,238
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	200	200	200
28 SURPLUS	300	150	150
29 UNDIV PROF AGG	590	559	289
30 TOT EQUITY CAP	1,090	909	639
31 TOT LIAB/EQ CAP	14,731	11,229	8,383

MEDICINE BOW STATE BANK, MEDICINE BOW
(Carbon County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: William J. Kvenild, President; Paula S. Kvenild, Cashier

DIRECTORS: William H. Cooper, Jack E. Curry, Richard T. Fisher, N. Burke Johnson, William J. Kvenild, Erroll M. Petersen

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	215	197	311
2 US TREAS	400	503	683
3 OTHER US	595	251	0
4 SCM	0	0	52
5 AGG. SECURITIES	12	12	12
6 FED FUNDS SOLD	20	765	50
7A TOTAL LOANS	2,271	2,076	1,593
7B RES LOAN LOSSES	12	20	14
7C NET LOANS	2,259	2,056	1,579
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	80	81	93
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	126	110	80
12 TOTAL ASSETS	3,707	3,975	2,860
13 IPC DEMAND	374	279	332
14 IPC T&S	2,062	2,535	1,192
15 US GOVT	4	2	5
16 SCM	811	702	851
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	4	5	24
19 TOTAL DEPOSITS	3,255	3,523	2,404
19A TOTAL DEMAND	455	337	431
19B TOTAL T&S	2,800	3,186	1,973
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	35	44	37
24 TOTAL LIAB	3,290	3,567	2,441
DERIVED IPC DEPOSITS	2,436	2,814	1,524
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	200	200	200
28 SURPLUS	200	200	200
29 UNDIV PROF AGG	17	8	19
30 TOT EQUITY CAP	417	408	419
31 TOT LIAB/EQ CAP	3,707	3,975	2,860

STATE BANK OF MILLS, MILLS
(Natrona County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Harley G. Davis, President; Arnetta Baugh, Cashier; W. Gregory McNall, Loan Officer; Sharlene A. Bacon, Ass't Cashier

DIRECTORS: Barton W. Smith, Frank G. Kellch, Don E. Phillips, Jack Whitlock, J. W. Miller, Hobe Harden, Harley G. Davis

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	549	344	856
2 US TREAS	0	0	0
3 OTHER US	808	1,276	1,551
4 SCM	250	400	437
5 AGG. SECURITIES	15	15	12
6 FED FUNDS SOLD	200	0	0
7A TOTAL LOANS	4,268	3,929	3,157
7B RES LOAN LOSSES	40	44	12
7C NET LOANS	4,228	3,885	3,145
8 DIR LEASE	0	9	14
9 BANK PREM & EQ	81	95	79
10 ORE	0	38	11
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	382	198	138
12 TOTAL ASSETS	6,513	6,260	6,243
13 IPC DEMAND	1,199	1,858	2,507
14 IPC T&S	3,212	1,979	1,622
15 US GOVT	31	1	3
16 SCM	1,234	970	454
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	23	112	81
19 TOTAL DEPOSITS	5,699	4,920	4,667
19A TOTAL DEMAND	1,364	2,265	2,915
19B TOTAL T&S	4,335	2,655	1,752
20 FED FDS PURCH	0	500	400
21 AGG LIAB BORROW	0	0	350
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	44	47	60
24 TOTAL LIAB	5,743	5,467	5,478
DERIVED IPC DEPOSITS	4,411	3,837	4,129
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	200	200	200
28 SURPLUS	300	300	200
29 UNDIV PROF AGG	270	293	366
30 TOT EQUITY CAP	770	793	766
31 TOT LIAB/EQ CAP	6,513	6,260	6,243

MOORCROFT STATE BANK, MOORCROFT
(Crook County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: John J. Koller, President; Willis A. Hughes, Vice President; Anna M. Tschetter, Cashier

DIRECTORS: John J. Koller, Willis A. Hughes, Alden C. Robinson, Thomas L. Whitley, Dennis W. White

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	788	583	621
2 US TREAS	0	0	419
3 OTHER US	450	450	537
4 SCM	1,035	1,230	1,003
5 AGG. SECURITIES	15	15	15
6 FED FUNDS SOLD	50	600	600
7A TOTAL LOANS	6,261	5,484	5,458
7B RES LOAN LOSSES	50	50	59
7C NET LOANS	6,211	5,434	5,399
8 DIR LEASE	22	8	24
9 BANK PREM & EQ	211	244	264
10 ORE	75	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	239	262	199
12 TOTAL ASSETS	9,096	8,826	9,081
13 IPC DEMAND	1,595	1,440	1,914
14 IPC T&S	5,587	4,434	4,534
15 US GOVT	7	9	6
16 SCM	955	1,884	1,724
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	68	227	92
19 TOTAL DEPOSITS	8,212	7,994	8,270
19A TOTAL DEMAND	1,925	2,120	2,256
19B TOTAL T&S	6,287	5,874	6,014
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	62	62	95
24 TOTAL LIAB	8,274	8,056	8,365
DERIVED IPC DEPOSITS	7,182	5,874	6,448
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	100	100	100
28 SURPLUS	400	400	400
29 UNDIV PROF AGG	322	270	216
30 TOT EQUITY CAP	822	770	716
31 TOT LIAB/EQ CAP	9,096	8,826	9,081

UINTA COUNTY STATE BANK, MOUNTAIN VIEW
(Uinta County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: C. J. Dykes, President, Howard D. Woody, Vice President; Melanie J. Halford, Cashier

DIRECTORS: C. J. Dykes, Clem G. Eyre, Kim L. Halford, Melaine J. Halford Howard D. Woody

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	699	790	828
2 US TREAS	0	0	687
3 OTHER US	1,668	1,420	288
4 SCM	1,208	1,539	1,246
5 AGG. SECURITIES	16	16	16
6 FED FUNDS SOLD	300	100	750
7A TOTAL LOANS	477	797	758
7B RES LOAN LOSSES	0	0	0
7C NET LOANS	477	797	758
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	101	161	51
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	0	0	0
12 TOTAL ASSETS	4,469	4,823	4,624
13 IPC DEMAND	1,992	2,041	2,183
14 IPC T&S	480	504	523
15 US GOVT	32	0	17
16 SCM	388	645	460
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	61	130	89
19 TOTAL DEPOSITS	2,953	3,320	3,272
19A TOTAL DEMAND	2,473	2,816	2,749
19B TOTAL T&S	480	504	523
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	0	0	0
24 TOTAL LIAB	2,953	3,320	3,272
DERIVED IPC DEPOSITS	2,472	2,545	2,706
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	400	400	400
27B COMMON # OUT	400	400	400
27 COMMON PAR	25	25	25
28 SURPLUS	509	509	508
29 UNDIV PROF AGG	982	969	819
30 TOT EQUITY CAP	1,516	1,503	1,352
31 TOT LIAB/EQ CAP	4,469	4,823	4,624

FIRST STATE BANK OF NEWCASTLE, NEWCASTLE
(Weston County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Donald J. Jording, President;, Leonard Nack, V.P.; Dale Z. Newlin, V.P.; Lois Johnson, V.P. and Cashier; Ralph Lyons, V.P. & Marketing Officer; Gordon R. Williams, Ass't V.P.; Gene Schnose, Ass't V.P.; Shirley Harder, Ass't Cashier

DIRECTORS: Helen Hornby, Andy Hansen, Donn Ross, Donald J. Jording, Mary C. Loucks, John Sullivan, Clyde D. Roberts, Alan Roberts

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	2,335	1,222	2,869
2 US TREAS	2,861	0	3,316
3 OTHER US	9,685	5,204	4,220
4 SCM	8,624	9,692	9,008
5 AGG. SECURITIES	30	30	30
6 FED FUNDS SOLD	850	6,650	4,800
7A TOTAL LOANS	18,526	16,880	15,187
7B RES LOAN LOSSES	161	177	180
7C NET LOANS	18,365	16,703	15,007
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	437	496	362
10 ORE	161	80	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	918	945	859
12 TOTAL ASSETS	44,266	41,022	40,471
13 IPC DEMAND	5,181	6,918	7,724
14 IPC T&S	28,811	24,241	22,174
15 US GOVT	52	14	61
16 SCM	5,372	4,992	5,521
17 AGG. DEPOSITS	15	35	642
18 OFFICIAL CHKS	152	198	134
19 TOTAL DEPOSITS	39,583	36,398	36,256
19A TOTAL DEMAND	7,004	7,989	10,182
19B TOTAL T&S	32,579	28,409	26,074
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	308	418
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	569	603	512
24 TOTAL LIAB	40,152	37,309	37,186
DERIVED IPC DEPOSITS	33,992	31,159	29,898
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	2,000	2,000	2,000
27B COMMON # OUT	2,000	2,000	2,000
27 COMMON PAR	100	100	100
28 SURPLUS	900	900	900
29 UNDIV PROF AGG	3,114	2,713	2,285
30 TOT EQUITY CAP	4,114	3,713	3,285
31 TOT LIAB/EQ CAP	44,266	41,022	40,471

FARMERS STATE BANK, PINE BLUFFS
(Laramie County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Charles C. Gross, Jr., C.E.O. & Chairman of the Board; Richard D. Stephens, President; Mildred Badgley, Cashier; Wanda L. Carpenter, Ass't Cashier

DIRECTORS: Charles C. Gross, Jr.,Loraine C. Gross, Anna Lee Gross, Mildred W. Snyder, Richard D. Stephens

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,271	1,256	941
2 US TREAS	1,746	1,447	1,748
3 OTHER US	0	0	0
4 SCM	962	906	317
5 AGG. SECURITIES	18	18	18
6 FED FUNDS SOLD	380	200	600
7A TOTAL LOANS	3,834	3,317	2,910
7B RES LOAN LOSSES	21	20	20
7C NET LOANS	3,813	3,297	2,890
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	91	63	71
10 ORE	0	9	9
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	0	0	0
12 TOTAL ASSETS	8,281	7,196	6,594
13 IPC DEMAND	3,353	3,570	3,236
14 IPC T&S	3,063	2,226	1,983
15 US GOVT	50	13	7
16 SCM	465	348	423
17 AGG. DEPOSITS	260	0	0
18 OFFICIAL CHKS	0	0	0
19 TOTAL DEPOSITS	7,191	6,157	5,649
19A TOTAL DEMAND	3,524	3,690	3,429
19B TOTAL T&S	3,667	2,467	2,220
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	0	14	0
24 TOTAL LIAB	7,191	6,171	5,649
DERIVED IPC DEPOSITS	6,416	5,796	5,219
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	400	400	400
27B COMMON # OUT	400	400	400
27 COMMON PAR	40	40	40
28 SURPLUS	560	560	560
29 UNDIV PROF AGG	490	425	345
30 TOT EQUITY CAP	1,090	1,025	945
31 TOT LIAB/EQ CAP	8,281	7,196	6,594

RANCHESTER STATE BANK, RANCHESTER
(Sheridan County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: John S. Osterman, Chairman, F. Don Steadman, President; Bruce A. Osterman, V.P. & Cashier; Robert L. Rawlings, V.P.

DIRECTORS: John S. Osterman, F. Don Steadman, Bruce A. Osterman, Robert L. Rawlings, Deyo R. Jeffers

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,477	1,849	1,633
2 US TREAS	2,818	1,720	699
3 OTHER US	300	301	858
4 SCM	257	432	452
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	725	0	275
7A TOTAL LOANS	4,305	5,491	4,770
7B RES LOAN LOSSES	52	33	48
7C NET LOANS	4,253	5,458	4,722
8 DIR LEASE	0	5	10
9 BANK PREM & EQ	510	491	483
10 ORE	28	45	53
11A INTANGIBLE ASST	90	0	0
11B AGG OTH ASSETS	260	452	585
12 TOTAL ASSETS	10,718	10,753	9,770
13 IPC DEMAND	1,175	1,426	1,626
14 IPC T&S	5,147	4,723	4,933
15 US GOVT	9	11	5
16 SCM	3,248	2,454	1,948
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	64	52	54
19 TOTAL DEPOSITS	9,643	8,666	8,566
19A TOTAL DEMAND	1,412	1,669	1,829
19B TOTAL T&S	8,231	6,997	6,737
20 FED FDS PURCH	0	850	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	89	126	173
24 TOTAL LIAB	9,732	9,642	8,739
DERIVED IPC DEPOSITS	6,322	6,149	6,559
25 SUB NOTES & DEB	200	200	200
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	2,000	2,000	2,000
27B COMMON # OUT	2,000	2,000	2,000
27 COMMON PAR	200	200	200
28 SURPLUS	450	450	425
29 UNDIV PROF AGG	136	261	206
30 TOT EQUITY CAP	786	911	831
31 TOT LIAB/EQ CAP	10,718	10,753	9,770

WYOMING BANK OF RAWLINS, RAWLINS
(Carbon County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Thomas K. Grove, President; A. Jay Hunsaker, V.P. & Cashier; Ruby Ogden, Operations Officer

DIRECTORS: Sam Kelly, Jr., Max J. Worley, Thomas G. Wilson, Larry L. Shriner, Leonard A. Page, Robert W. Miracle

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	718	476	475
2 US TREAS	1,980	3,289	2,877
3 OTHER US	100	850	1,102
4 SCM	0	0	0
5 AGG. SECURITIES	18	18	18
6 FED FUNDS SOLD	0	1,300	350
7A TOTAL LOANS	7,364	7,558	6,554
7B RES LOAN LOSSES	150	94	64
7C NET LOANS	7,214	7,464	6,490
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	289	124	50
10 ORE	114	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	370	321	252
12 TOTAL ASSETS	10,803	13,842	11,614
13 IPC DEMAND	1,045	1,230	1,624
14 IPC T&S	5,905	6,052	4,411
15 US GOVT	8	16	3
16 SCM	2,489	5,221	4,233
17 AGG. DEPOSITS	4	1	0
18 OFFICIAL CHKS	63	82	139
19 TOTAL DEPOSITS	9,514	12,602	10,410
19A TOTAL DEMAND	2,762	2,232	3,789
19B TOTAL T&S	6,752	10,370	6,621
20 FED FDS PURCH	200	55	82
21 AGG LIAB BORROW	99	0	52
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	152	168	126
24 TOTAL LIAB	9,965	12,825	10,670
DERIVED IPC DEPOSITS	6,950	7,282	6,035
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	1,000	1,000	1,000
27B COMMON # OUT	1,000	1,000	1,000
27 COMMON PAR	100	100	100
28 SURPLUS	500	500	500
29 UNDIV PROF AGG	238	417	344
30 TOT EQUITY CAP	838	1,017	944
31 TOT LIAB/EQ CAP	10,803	13,842	11,614

RIVERTON STATE BANK, RIVERTON
(Fremont County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Alvin L. Olson, President; Del DuRyea, Sr. V.P. & Cashier

DIRECTORS: Alvin L. Olson, Edward Birckhead, Melvin Fausset, Earl E. Coleman, Jr., Wayne Major, Perc E. Yarborough

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,378	1,885	1,334
2 US TREAS	509	200	200
3 OTHER US	2,051	0	0
4 SCM	0	1,936	1,960
5 AGG. SECURITIES	330	27	27
6 FED FUNDS SOLD	500	920	1,100
7A TOTAL LOANS	14,149	13,003	11,064
7B RES LOAN LOSSES	110	102	100
7C NET LOANS	14,039	12,901	10,964
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	739	578	611
10 ORE	44	160	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	561	694	547
12 TOTAL ASSETS	20,151	19,301	16,743
13 IPC DEMAND	3,102	3,206	3,412
14 IPC T&S	12,162	11,881	10,135
15 US GOVT	11	9	4
16 SCM	3,016	2,339	1,469
17 AGG. DEPOSITS	0	11	0
18 OFFICIAL CHKS	26	60	37
19 TOTAL DEPOSITS	18,317	17,506	15,057
19A TOTAL DEMAND	4,134	3,626	3,709
19B TOTAL T&S	14,183	13,880	11,348
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	25	40	62
23 OTH LIAB AGG	257	221	199
24 TOTAL LIAB	18,599	17,767	15,318
DERIVED IPC DEPOSITS	15,264	15,087	13,547
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	8,000	8,000	8,000
27B COMMON # OUT	8,000	8,000	8,000
27 COMMON PAR	400	400	400
28 SURPLUS	600	500	500
29 UNDIV PROF AGG	552	634	525
30 TOT EQUITY CAP	1,552	1,534	1,425
31 TOT LIAB/EQ CAP	20,151	19,301	16,743

FIRST SECURITY BANK OF ROCK SPRINGS, ROCK SPRINGS
(Sweetwater County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Robert T. Heiner, Chairman of the Board, W. L. Houghton, Chairman Executive Committee, Roger A. Weidner, President & C.E.O.; Spencer F. Eccles, V.P.; Kim Rosenquist, V.P.; George Stahla, V.P.; Paul Rheaume, V.P.; Holly Michaelis, A.V.P. & Cashier; Rosemary Maldonado, Ass't Cashier; Katherine Pryich, A.V.P.; Carol Lamb, Ass't Cashier; Donavan Christian, Installment Officer, John Allen, Mtg. Loan Officer

DIRECTORS: Robert T. Heiner, Chairman; W. L. Houghton, Chairman Executive Committee, W. R. Dickson, A. M. Hafey, James H. Magagna, Charles E. Richardson, Roger A. Weidner, C. Keith West

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	6,227	6,853	4,995
2 US TREAS	4,960	5,585	5,806
3 OTHER US	1,200	1,450	1,350
4 SCM	3,538	3,920	4,188
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	6,000	3,500	0
7A TOTAL LOANS	26,227	28,988	24,839
7B RES LOAN LOSSES	300	325	236
7C NET LOANS	25,927	28,663	24,603
8 DIR LEASE	147	225	305
9 BANK PREM & EQ	425	469	513
10 ORE	490	32	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	844	1,055	883
12 TOTAL ASSETS	49,758	51,752	42,643
13 IPC DEMAND	6,101	7,023	8,727
14 IPC T&S	30,084	26,664	23,534
15 US GOVT	325	64	87
16 SCM	5,336	9,245	4,063
17 AGG. DEPOSITS	5	1,634	5
18 OFFICIAL CHKS	889	435	537
19 TOTAL DEPOSITS	42,740	45,065	36,953
19A TOTAL DEMAND	9,773	14,655	10,501
19B TOTAL T&S	32,967	30,410	26,452
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	1,079	1,348	1,215
24 TOTAL LIAB	43,819	46,413	38,168
DERIVED IPC DEPOSITS	36,185	33,687	32,261
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	12,500	12,500	12,500
27B COMMON # OUT	12,500	12,500	12,500
27 COMMON PAR	125	125	125
28 SURPLUS	2,875	2,725	2,725
29 UNDIV PROF AGG	2,939	2,489	1,625
30 TOT EQUITY CAP	5,939	5,339	4,475
31 TOT LIAB/EQ CAP	49,758	51,752	42,643

NORTH SIDE STATE BANK OF ROCK SPRINGS, ROCK SPRINGS
(Sweetwater County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Christian Bunning, President; John Lucas, Jr., E.V.P. & Cashier; Elizabeth Bartek, Assistant Cashier; William G. Fabian, Assistant Cashier

DIRECTORS: Rudolph Anselmi, John F. Arambel, Christian Bunning, Emil Joe Bertagnolli, John Lucas, Jr.

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	2,307	2,297	3,798
2 US TREAS	25,870	24,253	21,289
3 OTHER US	0	0	297
4 SCM	573	867	997
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	7,100	6,700	6,100
7A TOTAL LOANS	16,123	15,799	14,906
7B RES LOAN LOSSES	177	176	175
7C NET LOANS	15,946	15,623	14,731
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	187	190	211
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	847	889	735
12 TOTAL ASSETS	52,830	50,819	48,158
13 IPC DEMAND	5,817	7,246	8,406
14 IPC T&S	36,749	33,486	31,020
15 US GOVT	7	5	4
16 SCM	2,593	3,192	2,789
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	322	296	382
19 TOTAL DEPOSITS	45,488	44,225	42,601
19A TOTAL DEMAND	8,277	10,346	11,100
19B TOTAL T&S	37,211	33,879	31,501
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	687	719	705
24 TOTAL LIAB	46,175	44,944	43,306
DERIVED IPC DEPOSITS	42,566	40,732	39,426
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	1,000	1,000	1,000
27B COMMON # OUT	1,000	1,000	1,000
27 COMMON PAR	100	100	100
28 SURPLUS	3,000	3,000	3,000
29 UNDIV PROF AGG	3,555	2,775	1,752
30 TOT EQUITY CAP	6,655	5,875	4,852
31 TOT LIAB/EQ CAP	52,830	50,819	48,158

SARATOGA STATE BANK, SARATOGA
(Carbon County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: C. W. McIlvaine, Chairman, G. W. McIlvaine, President & C.E.O.; John Kosmicki, V.P. & Cashier; James Elsensohn, V.P.; Arlette Smith, V.P.; Norm Reinecker, Security Officer

DIRECTORS: C. W. McIlvaine, G. W. McIlvaine, J. J. Sintek, Deborah Chastain, William Saulcy

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	800	1,230	1,890
2 US TREAS	1,574	5	5
3 OTHER US	1,976	4,013	2,251
4 SCM	1,540	1,814	2,396
5 AGG. SECURITIES	30	30	30
6 FED FUNDS SOLD	1,200	1,000	1,100
7A TOTAL LOANS	14,471	14,018	13,254
7B RES LOAN LOSSES	140	140	151
7C NET LOANS	14,331	13,878	13,103
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	548	595	614
10 ORE	620	381	81
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	618	614	610
12 TOTAL ASSETS	23,237	23,560	22,080
13 IPC DEMAND	3,862	2,980	3,942
14 IPC T&S	14,744	13,916	10,715
15 US GOVT	0	7	3
16 SCM	2,212	4,309	4,824
17 AGG. DEPOSITS	0	0	200
18 OFFICIAL CHKS	282	161	249
19 TOTAL DEPOSITS	21,100	21,373	19,933
19A TOTAL DEMAND	4,152	3,899	4,512
19B TOTAL T&S	16,948	17,474	15,421
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	213	328	369
24 TOTAL LIAB	21,313	21,701	20,303
DERIVED IPC DEPOSITS	18,606	16,896	14,657
25 SUB NOTES & DEB	150	150	150
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	25,000	25,000	25,000
27B COMMON # OUT	25,000	25,000	25,000
27 COMMON PAR	500	500	500
28 SURPLUS	500	500	500
29 UNDIV PROF AGG	774	709	628
30 TOT EQUITY CAP	1,774	1,709	1,628
31 TOT LIAB/EQ CAP	23,237	23,560	22,080

BANK OF COMMERCE, SHERIDAN

(Sheridan County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Homer A. Scott, Jr., Chairman; R. L. Ferril, V. Chairman; William Ruegamer, President; James M. Taylor, V.P. & Cashier; Donal C. Brayton, Sr. V.P.; Ronald L. Ostermiller, V. P.; James E. Dowling, V.P.; Ed Garding, V.P.; John J. Dregoiw, V. P.; Dwayne K. Thorpe, V. P.; Jack M. Pelissier, Ass't to the President

DIRECTORS: Homer A. Scott, Homer A. Scott, Jr., Henry Burgess, Bob Deurloo, Robert L. Ferril, Richard Hammer, Dorothy King, R. R. Loss, Sam Mavrakis, Boyd Rader, Jr., William H. Ruegamer, Dan S. Scott, Thomas Scott, Joe Watt

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	5,994	4,473	4,493
2 US TREAS	17,835	8,165	5,181
3 OTHER US	1,505	1,505	5
4 SCM	13,322	16,477	14,146
DERIVED AGG. SECURIT	0	188	0
5 OTHER BONDS	0	188	0
6 CORPORATE STOCK	0	0	0
7 TRAD ACCT	0	0	0
8 FED FUNDS SOLD	5,160	6,200	9,950
9A TOTAL LOANS	56,621	48,415	47,830
9B RES LOAN LOSSES	622	566	517
9C NET LOANS	55,999	47,849	47,313
10 DIR LEASE	526	644	21
11 BANK PREM & EQ	2,075	1,952	1,703
12 ORE	9	9	9
15B OTHER ASSETS	2,291	1,998	1,745
16 TOTAL ASSETS	104,716	89,460	84,566
17 IPC DEMAND	10,065	13,239	17,042
18 IPC T&S	75,960	59,615	50,822
19 US GOVT	1,178	802	179
20 SCM	6,091	5,056	5,909
22 DUE TO BANKS	80	496	81
23 OFFICIAL CHKS	1,146	366	1,160
24A TOTAL DEPOSITS	94,520	79,574	75,193
24A1 TOTAL DEMAND	16,718	16,930	19,685
24A2 TOTAL T&S	77,802	62,644	55,508
25 FED FDS PURCH	531	776	0
DERIVED AGG LIAB BOR	0	0	0
26A US NOTES	0	0	0
26B OTHER BORROW	0	0	0
27 MTGE PAYABLE	0	0	0
DERIVED OTH LIAB AGG	1,486	1,134	1,468
28 ACCEPT OUT	0	0	0
29 OTH LIAB	1,486	1,134	1,468
30 TOTAL LIAB	96,537	81,484	76,661
31 SUB NOTES & DEB	0	0	0
32A PFD # OUT	0	0	0
32 PREFERRED PAR	0	0	0
33A COMMON AUTH	40,000	40,000	40,000
33B COMMON # OUT	40,000	40,000	40,000
33 COMMON PAR	2,000	2,000	2,000
34 SURPLUS	2,000	2,000	2,000
DERIVED UNDIV PROF A	4,179	3,976	3,905
35 UNDVD PROFITS	1,679	1,476	1,405
36 RES CONTIN	2,500	2,500	2,500
37 TOT EQUITY CAP	8,179	7,976	7,905
38 TOT LIAB/EQ CAP	104,716	89,460	84,566

SECURITY BANK OF SHERIDAN, SHERIDAN
(Sheridan County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Roman Skatula, President; Nancy Schaffer, Cashier; Thomas B. Mulholland, V.P.; Timothy Bennett, Loan Officer

DIRECTORS: Homer A. Scott, Jr., Roman Skatula, William B. Ebzery, Phil J. Frey, Robert L. Ferril, Roger P. Killworth, E. E. Lonabaugh, T. C. Neighbors, J. E. Pelissier

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	604	453	566
2 US TREAS	1,883	987	1,460
3 OTHER US	404	200	400
4 SCM	1,088	1,099	608
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	870	3,370	2,710
7A TOTAL LOANS	6,999	5,670	6,022
7B RES LOAN LOSSES	62	42	48
7C NET LOANS	6,937	5,628	5,974
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	680	138	156
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	299	252	274
12 TOTAL ASSETS	12,765	12,127	12,148
13 IPC DEMAND	1,296	935	1,877
14 IPC T&S	8,954	8,025	6,390
15 US GOVT	43	59	62
16 SCM	1,166	1,857	2,611
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	53	81	55
19 TOTAL DEPOSITS	11,512	10,957	10,995
19A TOTAL DEMAND	1,424	1,594	2,452
19B TOTAL T&S	10,088	9,363	8,543
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	141	169	216
24 TOTAL LIAB	11,653	11,126	11,211
DERIVED IPC DEPOSITS	10,250	8,960	8,267
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	25,000	25,000	25,000
27B COMMON # OUT	25,000	25,000	25,000
27 COMMON PAR	250	250	250
28 SURPLUS	650	300	300
29 UNDIV PROF AGG	212	451	387
30 TOT EQUITY CAP	1,112	1,001	937
31 TOT LIAB/EQ CAP	12,765	12,127	12,148

FIRST STATE BANK AT SHOSHONI, SHOSHONI
(Fremont County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: John E. Woodward, Chairman of the Board; Gary Jinks, President; John Bury, Jr., Vice President; Anne L. DePue, Cashier

DIRECTORS: John E. Woodward, Forrest L. Clay, Louis Pfrangel, Gary Jinks, John W. Adamson, Gordon L. Maxson, Paul L. Howes, Art Zube, Charles B. Metz, Thomas L. Sanford

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	172	253	354
2 US TREAS	0	0	0
3 OTHER US	1,835	1,787	1,664
4 SCM	0	0	0
5 AGG. SECURITIES	14	14	512
6 FED FUNDS SOLD	290	220	0
7A TOTAL LOANS	3,058	3,123	2,733
7B RES LOAN LOSSES	19	15	2
7C NET LOANS	3,039	3,108	2,731
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	293	309	146
10 ORE	136	83	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	97	128	164
12 TOTAL ASSETS	5,876	5,902	5,571
13 IPC DEMAND	594	568	616
14 IPC T&S	1,825	2,210	1,991
15 US GOVT	0	0	0
16 SCM	2,846	2,498	2,276
17 AGG. DEPOSITS	23	16	0
18 OFFICIAL CHKS	22	39	46
19 TOTAL DEPOSITS	5,310	5,331	4,929
19A TOTAL DEMAND	655	656	728
19B TOTAL T&S	4,655	4,675	4,201
20 FED FDS PURCH	0	0	60
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	42	64	103
24 TOTAL LIAB	5,353	5,395	5,092
DERIVED IPC DEPOSITS	2,419	2,778	2,607
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	200	200	200
28 SURPLUS	250	250	250
29 UNDIV PROF AGG	74	57	29
30 TOT EQUITY CAP	524	507	479
31 TOT LIAB/EQ CAP	5,876	5,902	5,571

SUNDANCE STATE BANK, SUNDANCE
(Crook County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Harry E. Ilsley, Chairman; F. W. Blakeman, President; Betty J. Durfee, V. P.; J. R. Durfee, Exec. V.P.; James L. Viergets, V. P.; Evelyn I. Ebzery, V.P.; Arlene J. Tenke, Cashier; Lila J. Dudrey, Ass't Cashier; Norma Peterson, Ass't Cashier;

DIRECTORS: F. W. Blakeman, John P. Ilsley, Harry E. Ilsley, James R. Durfee, Betty J. Durfee

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	2,133	1,547	2,678
2 US TREAS	3,007	2,300	1,100
3 OTHER US	3,686	5,058	7,252
4 SCM	4,214	4,772	4,802
5 AGG. SECURITIES	60	60	60
6 FED FUNDS SOLD	2,000	0	200
7A TOTAL LOANS	21,049	19,871	15,257
7B RES LOAN LOSSES	332	332	332
7C NET LOANS	20,717	19,539	14,925
8 DIR LEASE	33	28	50
9 BANK PREM & EQ	860	803	826
10 ORE	579	200	252
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	665	890	821
12 TOTAL ASSETS	37,954	35,197	32,966
13 IPC DEMAND	5,818	7,092	7,052
14 IPC T&S	19,859	18,234	17,329
15 US GOVT	19	2	169
16 SCM	6,969	3,504	3,481
17 AGG. DEPOSITS	57	81	43
18 OFFICIAL CHKS	146	406	227
19 TOTAL DEPOSITS	32,868	29,319	28,301
19A TOTAL DEMAND	6,190	8,053	8,293
19B TOTAL T&S	26,678	21,266	20,008
20 FED FDS PURCH	0	900	0
21 AGG LIAB BORROW	225	140	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	553	631	713
24 TOTAL LIAB	33,646	30,990	29,014
DERIVED IPC DEPOSITS	25,677	25,326	24,381
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	500	500	500
27B COMMON # OUT	500	500	500
27 COMMON PAR	50	50	50
28 SURPLUS	1,950	1,950	1,950
29 UNDIV PROF AGG	2,308	2,207	1,952
30 TOT EQUITY CAP	4,308	4,207	3,952
31 TOT LIAB/EQ CAP	37,954	35,197	32,966

FIRST STATE BANK OF THERMOPOLIS, THERMOPOLIS
(Hot Springs County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Donald L. Jackson, President; Roberta K. Jackson, V.P.; E. Dan Stansill, Sr. V.P.; Laura E. Pryde, V.P. and Cashier; Melody N. Harvey, Ass't V. P.

DIRECTORS: Floyd L. Boelens, Fred C. Hanson, Jr., A. E. Hoffman, Frank T. Manning, Frank Rhodes, Willard V. Wilson, Donald L. Jackson

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	739	2,011	2,254
2 US TREAS	3,815	600	880
3 OTHER US	3,764	5,120	4,701
4 SCM	716	611	679
5 AGG. SECURITIES	16	17	122
6 FED FUNDS SOLD	465	470	1,340
7A TOTAL LOANS	11,449	10,071	6,692
7B RES LOAN LOSSES	53	39	32
7C NET LOANS	11,396	10,032	6,660
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	907	918	374
10 ORE	138	1	47
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	525	430	414
12 TOTAL ASSETS	22,481	20,210	17,471
13 IPC DEMAND	1,909	2,206	3,664
14 IPC T&S	13,292	11,329	8,435
15 US GOVT	21	41	34
16 SCM	4,613	3,993	2,297
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	69	497	119
19 TOTAL DEPOSITS	19,904	18,066	14,549
19A TOTAL DEMAND	2,013	3,424	4,068
19B TOTAL T&S	17,891	14,642	10,481
20 FED FDS PURCH	300	56	1,693
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	35	0	0
23 OTH LIAB AGG	417	279	280
24 TOTAL LIAB	20,656	18,401	16,522
DERIVED IPC DEPOSITS	15,201	13,535	12,099
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	18,260	18,260	10,000
27B COMMON # OUT	18,260	18,260	10,000
27 COMMON PAR	457	457	250
28 SURPLUS	993	993	350
29 UNDIV PROF AGG	375	359	349
30 TOT EQUITY CAP	1,825	1,809	949
31 TOT LIAB/EQ CAP	22,481	20,210	17,471

UNION STATE BANK, UPTON
(Weston County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: William V. Ackerman, President; D. L. Hampton, V.P.; John E. Ackerman, V.P.; Mary Jean Whisler, Cashier; Gale A. York, Ass't Cashier

DIRECTORS: William V. Ackerman, Alice R. Ackerman, John E. Ackerman Lawrence E. Materi, James D. Thorson

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,926	1,938	1,611
2 US TREAS	700	699	699
3 OTHER US	0	0	0
4 SCM	1,744	1,473	1,546
5 AGG. SECURITIES	23	23	23
6 FED FUNDS SOLD	1,300	900	2,600
7A TOTAL LOANS	13,791	13,236	12,355
7B RES LOAN LOSSES	129	84	91
7C NET LOANS	13,662	13,152	12,264
8 DIR LEASE	304	389	405
9 BANK PREM & EQ	296	233	243
10 ORE	281	101	53
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	261	0	0
12 TOTAL ASSETS	20,497	18,908	19,444
13 IPC DEMAND	3,821	3,790	4,481
14 IPC T&S	13,531	12,580	12,295
15 US GOVT	11	9	36
16 SCM	828	581	662
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	110	118	123
19 TOTAL DEPOSITS	18,301	17,078	17,597
19A TOTAL DEMAND	4,340	4,068	4,897
19B TOTAL T&S	13,961	13,010	12,700
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	55	94	241
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	133	0	0
24 TOTAL LIAB	18,489	17,172	17,838
DERIVED IPC DEPOSITS	17,352	16,370	16,776
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	250	250	250
27B COMMON # OUT	250	250	250
27 COMMON PAR	25	25	25
28 SURPLUS	725	725	725
29 UNDIV PROF AGG	1,258	986	856
30 TOT EQUITY CAP	2,008	1,736	1,606
31 TOT LIAB/EQ CAP	20,497	18,908	19,444

AMERICAN BANK OF WHEATLAND
(Platte County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Mike C. Daly, President; E. Gerald Gebhart, Sr. V.P.; Jeffrey C. Dove, A.V.P. & Cashier; Stephanie Brown, Inst. Loan Off.; Janice Miller, Oper. Off.

DIRECTORS: Jack Crews, D. L. Day, Jr., Robert J. Dreher, Raymond B. Hunkins, Robert M. Grant, Mike C. Daly, E. Gerald Gebhart, Norbert A. Olind, William C. White

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	561	700	428
2 US TREAS	2,502	0	436
3 OTHER US	400	452	1,224
4 SCM	0	0	0
5 AGG. SECURITIES	20	20	17
6 FED FUNDS SOLD	250	1,050	1,600
7A TOTAL LOANS	5,945	3,966	2,439
7B RES LOAN LOSSES	21	18	11
7C NET LOANS	5,924	3,948	2,428
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	261	278	261
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	228	172	68
12 TOTAL ASSETS	10,146	6,620	6,462
13 IPC DEMAND	789	886	1,337
14 IPC T&S	5,601	4,197	2,452
15 US GOVT	3	0	0
16 SCM	2,892	615	1,317
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	29	33	73
19 TOTAL DEPOSITS	9,314	5,731	5,179
19A TOTAL DEMAND	839	1,058	1,410
19B TOTAL T&S	8,475	4,673	3,769
20 FED FDS PURCH	0	34	452
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	82	86	63
24 TOTAL LIAB	9,396	5,851	5,694
DERIVED IPC DEPOSITS	6,390	5,083	3,789
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	100,000	100,000	100,000
27B COMMON # OUT	100,000	100,000	100,000
27 COMMON PAR	300	300	300
28 SURPLUS	250	250	250
29 UNDIV PROF AGG	200	219	218
30 TOT EQUITY CAP	750	769	768
31 TOT LIAB/EQ CAP	10,146	6,620	6,462

FIRST WYOMING BANK WHEATLAND, WHEATLAND
(Platte County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Eugene T. Hayes, President; James D. Johnson, Sr. V.P.; Philip A. Anfang, Cashier; Maxine Sherwood, Ass't Cashier; Patricia Duncan Ass't V.P.; Donna Short, Loan Officer; Elizabeth Gossen, Ass't V.P.;

DIRECTORS: J. Kenneth Kennedy, Eugene T. Hayes, C. H. Brown, Don D. Olson, H. D. Schroeder, Bruce Von Forell, Bart Trautwein, Jean Sherard, William H. Vines, John A. Neigh, Robert Pappenheim

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,982	4,404	2,512
2 US TREAS	550	1,563	1,162
3 OTHER US	1,784	2,535	2,246
4 SCM	4,574	5,752	5,493
5 AGG. SECURITIES	33	36	0
6 FED FUNDS SOLD	1,425	0	0
7A TOTAL LOANS	13,387	12,809	13,588
7B RES LOAN LOSSES	174	161	163
7C NET LOANS	13,213	12,648	13,425
8 DIR LEASE	19	22	0
9 BANK PREM & EQ	664	720	531
10 ORE	262	298	100
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	720	673	689
12 TOTAL ASSETS	25,226	28,651	26,158
13 IPC DEMAND	2,983	3,831	4,840
14 IPC T&S	18,262	17,311	15,682
15 US GOVT	23	4	3
16 SCM	1,156	3,484	1,934
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	139	206	429
19 TOTAL DEPOSITS	22,563	24,836	22,888
19A TOTAL DEMAND	3,165	4,961	5,888
19B TOTAL T&S	19,398	19,875	16,999
20 FED FDS PURCH	0	1,119	323
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	10	82
23 OTH LIAB AGG	218	262	418
24 TOTAL LIAB	22,781	26,227	23,711
DERIVED IPC DEPOSITS	21,245	21,142	20,522
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	600	600	600
27B COMMON # OUT	600	600	600
27 COMMON PAR	60	60	60
28 SURPLUS	1,290	1,290	1,190
29 UNDIV PROF AGG	1,095	1,074	1,197
30 TOT EQUITY CAP	2,445	2,424	2,447
31 TOT LIAB/EQ CAP	25,226	28,651	26,158

FIRST WYOMING BANK - WORLAND, WORLAND
(Washakie County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Lee R. Denny, President & C.E.O.; William R. Chandler, Vice President & Cashier; Carol L. Thiel, Installment Loan Officer/Internal Control Officer

DIRECTORS: M. D. Ellis, Chairman; Martha Smith, Lee R. Denny, Gary Rice, Richard Tisher

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	549	462	205
2 US TREAS	594	0	800
3 OTHER US	0	813	0
4 SCM	258	311	0
5 AGG. SECURITIES	31	32	21
6 FED FUNDS SOLD	275	135	355
7A TOTAL LOANS	4,192	2,615	2,534
7B RES LOAN LOSSES	63	34	30
7C NET LOANS	4,129	2,581	2,504
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	470	423	219
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	195	139	139
12 TOTAL ASSETS	6,501	4,896	4,243
13 IPC DEMAND	912	459	448
14 IPC T&S	4,150	3,249	1,984
15 US GOVT	11	0	0
16 SCM	528	348	953
17 AGG. DEPOSITS	0	0	1
18 OFFICIAL CHKS	41	44	82
19 TOTAL DEPOSITS	5,642	4,100	3,468
19A TOTAL DEMAND	1,000	533	584
19B TOTAL T&S	4,642	3,567	2,884
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	114	90	66
24 TOTAL LIAB	5,756	4,190	3,534
DERIVED IPC DEPOSITS	5,062	3,708	2,432
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	200	200	200
28 SURPLUS	500	500	500
29 UNDIV PROF AGG	45	6	9
30 TOT EQUITY CAP	745	706	709
31 TOT LIAB/EQ CAP	6,501	4,896	4,243

STOCKGROWERS STATE BANK, WORLAND
(Washakie County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: D. H. Babbitt, President, Lowell K. Peterson, Sr. V.P.; James R. Hinkle, V.P.; Mary Hoffman, V.P.; George Urbanek; A.V.P. & Cashier; Randall Rideout, A.V.P.; Randy J. Havens, A.V.P.; Howard Harris, A.V.P.; Mary Ann Weber, Ass't Cashier

DIRECTORS: D. H. Babbitt, Lowell K. Peterson, Elmer J. Scott, M. B. "Dee" Benson, John A. Edmiston, Harry R. Moberly, Leo Scheuerman, Dale McGarvin, Hoover Renner, Gerald Geis, Don C. Davis

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	9,562	10,762	7,054
2 US TREAS	5,186	4,043	4,861
3 OTHER US	2,697	2,890	2,585
4 SCM	5,880	6,869	7,252
5 AGG. SECURITIES	0	0	0
6 FED FUNDS SOLD	4,755	3,425	520
7A TOTAL LOANS	33,047	30,191	28,540
7B RES LOAN LOSSES	350	179	314
7C NET LOANS	32,697	30,012	28,226
8 DIR LEASE	20	56	70
9 BANK PREM & EQ	1,890	1,362	568
10 ORE	558	164	0
11A INTANGIBLE ASST	9	0	0
11B AGG OTH ASSETS	1,164	1,181	1,199
12 TOTAL ASSETS	64,418	60,764	52,335
13 IPC DEMAND	7,537	7,524	7,903
14 IPC T&S	40,722	36,825	33,090
15 US GOVT	234	167	220
16 SCM	10,148	10,233	5,853
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	410	821	303
19 TOTAL DEPOSITS	59,051	55,570	47,369
19A TOTAL DEMAND	8,394	8,885	9,360
19B TOTAL T&S	50,657	46,685	38,009
20 FED FDS PURCH	0	0	60
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	53	0	0
23 OTH LIAB AGG	642	837	1,144
24 TOTAL LIAB	59,746	56,407	48,573
DERIVED IPC DEPOSITS	48,259	44,349	40,993
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	2,000	2,000	2,000
27B COMMON # OUT	2,000	2,000	2,000
27 COMMON PAR	200	200	200
28 SURPLUS	3,000	2,800	1,550
29 UNDIV PROF AGG	1,472	1,357	2,012
30 TOT EQUITY CAP	4,672	4,357	3,762
31 TOT LIAB/EQ CAP	64,418	60,764	52,335

FIRST WYOMING BANK - WRIGHT, WRIGHT
(Campbell County)

Statement of Condition at the Close of Business for the Dates Shown
(Dollar Amounts in Thousands)

OFFICERS: Marjorie Sanders, President; Sally L. Fernau, V.P. & Cashier

DIRECTORS: Charles L. Burch, Floyd Irlbeck, Majorie Sanders, Patricia L. Litton, Paul R. Stuart, Ron Bunnell

CALLDATES:	12/31/83	12/31/82	12/31/81
1 C&D/FRM INSTS	1,715	415	257
2 US TREAS	599	207	0
3 OTHER US	0	513	700
4 SCM	486	696	102
5 AGG. SECURITIES	12	12	12
6 FED FUNDS SOLD	440	445	476
7A TOTAL LOANS	1,371	1,300	919
7B RES LOAN LOSSES	22	23	13
7C NET LOANS	1,349	1,277	906
8 DIR LEASE	0	0	0
9 BANK PREM & EQ	106	95	105
10 ORE	0	0	0
11A INTANGIBLE ASST	0	0	0
11B AGG OTH ASSETS	52	49	45
12 TOTAL ASSETS	4,759	3,709	2,602
13 IPC DEMAND	1,771	1,573	873
14 IPC T&S	1,739	1,085	1,026
15 US GOVT	2	6	2
16 SCM	420	300	0
17 AGG. DEPOSITS	0	0	0
18 OFFICIAL CHKS	38	40	32
19 TOTAL DEPOSITS	3,970	3,004	1,933
19A TOTAL DEMAND	1,811	1,619	907
19B TOTAL T&S	2,159	1,385	1,026
20 FED FDS PURCH	0	0	0
21 AGG LIAB BORROW	0	0	0
22 MTGE PAYABLE	0	0	0
23 OTH LIAB AGG	48	27	51
24 TOTAL LIAB	4,018	3,031	1,984
DERIVED IPC DEPOSITS	3,510	2,658	1,899
25 SUB NOTES & DEB	0	0	0
26A PFD # OUT	0	0	0
26 PREFERRED PAR	0	0	0
27A COMMON AUTH	10,000	10,000	10,000
27B COMMON # OUT	10,000	10,000	10,000
27 COMMON PAR	200	200	200
28 SURPLUS	200	200	200
29 UNDIV PROF AGG	341	278	218
30 TOT EQUITY CAP	741	678	618
31 TOT LIAB/EQ CAP	4,759	3,709	2,602

SECURITY FIRST SAVINGS AND LOAN ASSOCIATION
(Cheyenne)

OFFICERS: Roger K. Brainard, President; Darlene P. Townes, Vice President; Donald F. Murray, Treasurer; Jack Nathenson, Secretary; Cathy R. McLees, Ass't Secretary

DIRECTORS: Lloyd A. Flynn, Chairman; James D. Volk, Vice Chairman; Roger K. Brainard, Ellen Crowley, Donald R. Murray, Jack Nathenson, Carl F. Emerich, Kenneth Kirkbride, Albert B. Steiner, Thomas W. Powers, Advisor

ASSETS	1982	1983
Loans Outstanding	7,682,689	10,392,590
Real Estate acquired by foreclosure or deed in lieu:		
Unsold or in Judgement	-0-	-0-
Sold on Contract	-0-	-0-
Stock in Federal Home Loan Bank	56,400	70,600
Cash on hand and in Banks	1,295,365	2,303,181
Liquid Assets (except cash)	-0-	-0-
Other Investment Securities (including GNMA pass throughs)	-0-	-0-
Fixed Assets (net)	338,552	423,335
Other Assets	237,303	160,640
TOTAL ASSETS	$ 9,610,309	$13,350,346

LIABILITIES		
Withdrawable savings, deposits and investments	8,171,548	11,806,496
Advances from Federal Home Loan Bank	-0-	-0-
Other Borrowed Money	78,576	73,232
Loans in Process	775	7,000
Specific Reserves	26,270	29,526
Other Liabilities	36,561	60,345
TOTAL LIABILITIES	$ 8,313,730	$11,976,599

CAPITAL ACCOUNTS		
Permanent reserve, guarantee stock and paid-in surplus	1,100,000	1,100,000
General and Other Reserves	54,155	64,758
Earned surplus and undivided profits	142,424	208,989
TOTAL CAPITAL ACCOUNTS	$ 1,296,579	$ 1,373,747
TOTAL LIABILITIES & CAPITAL ACCOUNTS	$ 9,610,309	$13,350,346

FIRST GUARANTY SAVINGS AND LOAN ASSOCIATION
(Gillette)

OFFICERS: Gerald H. Holm, Acting President; Richard Dunlap, Vice President; Jack Sinclair, Secretary; Eddie Young, Treasurer

DIRECTORS: William T. Fulkerson, Chairman; William Windland, Richard Dunlap, Dale Knurst, Sam R. Ratcliff, Bill F. Burke, Jack Sinclair, Eddie Young

ASSETS	1982	1983
Loans Outstanding	$ 7,907,857	$ 7,373,778
Real Estate acquired by foreclosure or deed in lieu:		
Unsold or in Judgement	54,709	232,228
Sold on Contract	-0-	-0-
Stock in Federal Home Loan Bank	63,600	65,400
Cash on hand and in Banks	933,378	604,466
Liquid Assets (except cash)	117,800	125,900
Other investment securities (including GNMA Pass throughs)	-0-	-0-
Fixed Assets (net)	839,260	840,240
Other Assets	180,850	127,868
TOTAL ASSETS	$10,097,454	$ 9,369,880
LIABILITIES		
Withdrawable savings, deposits and investments	9,312,727	8,745,465
Advances from Federal Home Loan Bank	-0-	-0-
Other Borrowed Money	-0-	-0-
Loans in Process	19,146	-0-
Specific Reserves	-0-	-0-
Other Liabilities	326,168	340,426
TOTAL LIABILITIES	$ 9,658,041	$ 9,085,891
CAPITAL ACCOUNTS		
Permanent reserve, guarantee stock and paid-in surplus	242,912	203,500
General and Other Reserves	115,423	115,423
Earned surplus and undivided profits	81,078	(34,934)
TOTAL CAPITAL ACCOUNTS	$ 439,413	$ 283,989
TOTAL LIABILITIES & CAPITAL ACCOUNTS	$10,097,454	$ 9,369,880

LAWS RELATING TO

THE OFFICE OF THE STATE EXAMINER

ENACTED BY THE 1984 LEGISLATURE

SESSION LAWS - 1984

FORTY-SEVENTH LEGISLATURE OF THE STATE OF WYOMING
1984 BUDGET SESSION

CHAPTER 28

AN ACT to create W.S. 1-1-115 relating to civil action for dishonored checks; providing for recovery of check amount plus damages equal to the check amount and attorney's fees; specifying limitations; specifying jurisdiction; providing definitions; and providing for an effective date.

1-1-115. Dishonored checks; recovery of amount owing plus damages and attorney's fees; action may be brought in small claims or other court; determinations of jurisdictions; definitions.

(a) Notwithstanding any criminal penalties which may apply, any person who issues a check which is not paid because the check has been dishonored and who fails to pay to the payee the amount of the check, in cash, within thirty (30) days following the date of a written demand mailed to the drawer by certified mail, return receipt requested, to the address shown on the check or the last known address, is liable to the payee, in addition to the amount owing on the check, for damages equal to the amount so owing but not more than one thousand dollars ($1,000.00) plus reasonable attorney's fees.

(b) A cause of action under this section may be brought in small claims court, if the amount of the check does not exceed the jurisdiction of that court, or in any other appropriate court.

(c) As used in this section, "check," "drawee," "drawer" and "issue" have the same meaning as specified in W.S. 6-3-701.

Section 2. This act is effective June 5, 1984.

CHAPTER 32

AN ACT to amend W.S. 9-4-818; and to repeal W.S. 9-4-819 relating to application for deposit of public funds; providing for applications for deposit of public funds in depository banks and savings and loan associations; providing that the interest rate on deposits shall be negotiated; repealing the requirement for the payment of interest semiannually; and providing for an effective date.

9-4-818. Same; applications by, and approval of, banks; rate of interest. Applications by banks and savings and loan associations shall be submitted to the proper governing board and shall be acted upon by the proper governing board as soon thereafter as practicable. Prior to the deposit, the board shall negotiate the rate of interest applicable to the deposit. No monies shall be deposited by any treasurer except in banks and savings and loan associations which have been approved by the proper governing board.

Section 2. W.S. 9-4-819 is repealed.

Section 3. This act is effective June 5, 1984.

CHAPTER 44

AN ACT . . . relating to revisions of specified portions of the Wyoming Criminal Code of 1982; decreasing the dollar amount above which check fraud, (and) credit card fraud . . . are felonies;. . .; eliminating duplicative provisions, modifying and clarifying the elements of certain criminal offenses; amending penalties; providing that the value of property involved in prosecutions for certain offenses committed pursuant to a common scheme or the same transaction may be aggregated; and providing for an effective date.

6-3-403. Buying, receiving, etc., stolen property; venue of indictment.

(a) A person who buys, receives, conceals or disposes of property which he knows, believes or has reasonable cause to believe was obtained in violation of law is guilty of:

(i) A felony punishable by imprisonment for not more than ten (10) years, a fine of not more than ten thousand dollars ($10,000.00), or both, if the value of the property is five hundred dollars ($500.00) or more; or

(iii) A misdemeanor punishable by imprisonment for not more than six (6) months, a fine of not more than seven hundred fifty dollars ($750.00), or both, if the value of the property is less than five hundred dollars ($500.00).

6-3-607. Defrauding creditors; penalties.

(b) Defrauding creditors is:

(i) A felony punishable by imprisonment for not more than ten (10) years, a fine of not more than ten thousand dollars ($10,000.00), or both, if the mortgagee's or secured party's interest is of a value of five hundred dollars ($500.00) or more; or

(iii) A misdemeanor punishable by imprisonment for not more than six (6) months, a fine of not more than seven hundred fifty dollars ($750.00), or both, if the mortgagee's or secured party's interest is of a value of less than five hundred dollars ($500.00).

(c) The amount of the mortgagee's or secured party's interest involved in a violation of this section pursuant to a common scheme or the same transaction, whether from the same or a different mortgagee or secured party, may be aggregated in determining the value of the interest.

6-3-701. Definitions.

(a) As used in this article:

(v) "Insufficient funds" means when the drawer issues a check from the drawee and has no checking account with the drawee or has funds or credit in a checking account with the drawee in an amount less than the amount of the check plus the amount of all other checks outstanding at the time of issuance. A check dishonored for "no account", "account closed" or "nonsufficient funds" shall also be deemed to be dishonored for "insufficient funds";

6-3-702. Fraud by check; penalties; restitution.

(a) Any person who knowingly issues a check which is not paid because the drawer has insufficient funds or credit with the drawee, has issued a fraudulent check and commits fraud by check.

(b) Fraud by check is:

(i) A misdemeanor punishable by imprisonment for not more than six (6) months, a fine of not more than seven hundred fifty dollars ($750.00), or both, if the fraudulent check was for a sum of less than five hundred dollars ($500.00); or

(iii) A felony punishable by imprisonment for not more than ten (10) years, a fine of not more than ten thousand dollars ($10,000.00), or both, if the fraudulent check was for the sum of five hundred dollars ($500.00) or more, or if the offender is convicted of fraud by check involving two (2) or more checks issued within any sixty (60) day period in the state of Wyoming totaling five hundred dollars ($500.00) or more in the aggregate.

6-3-703. Prima facie evidence of intent that check not to be paid; evidence of knowledge of account balance.

(a) Any of the following is prima facie evidence that the person at the time he issued the check or other order for the payment of money intended that it should not be paid:

(ii) Proof that at the time of issuance he did not have sufficient funds with the drawee and that he failed to pay the check or other order within five (5) days after receiving notice of nonpayment or dishonor, personally given or sent to the address shown on the check or other order; or

(iii) Proof that when presentment was made in a reasonable time the issuer did not have sufficient funds with the drawee and he failed to pay the check or other order within five (5) days after receiving notice of nonpayment or dishonor, personally given or sent to the address shown on the check or other order.

(b) Proof the drawer opened an account with the drawee on a certain date shall be considered evidence of the drawer's knowledge of the account balance on that date.

6-3-802. Unlawful use of credit card; penalties.

(b) Unlawful use of a credit card is:

(i) A misdemeanor punishable by imprisonment for not more than six (6) months, a fine of not more than seven hundred fifty dollars ($750.00), or both, if the value of the property or services purchased or obtained is less than five hundred dollars ($500.00); or

(iii) A felony punishable by imprisonment for not more than ten (10) years, a fine of not more than ten thousand dollars ($10,000.00), or both, if the value of the property or services purchased or obtained in violation of this section within any sixty (60) day period in the state of Wyoming totals five hundred dollars ($500.00) or more in the aggregate.

Section 4. This act is effective June 5, 1984.